

Subsection 2.—Government Aid to Civil Housing*

Canada's supply of adequate housing falls short of actual needs. While this condition undoubtedly existed prior to 1930, it was not widely recognized. With the general depression of economic activity through the period 1929-36, residential construction fell to such a low level that already-existing overcrowding and obsolescence were further aggravated. The high vacancy rate in these years, particularly for apartment dwellings, was a product not of an over-supply of dwellings, but of enforced 'doubling-up' of families whose incomes were not sufficient to provide separate living quarters.

The construction industry had not recovered from this slump when in 1939 war production began to drain off materials and labour required for wartime housing construction. During the war years, increased personal income allowed many families to expand into separate or larger dwelling units. These two factors, coupled with unprecedented high marriage rates during the war years and months immediately following, aggravated an already critical shortage of living quarters.

The tempo of total residential construction, including Government projects, has increased steadily in post-war years. During 1948, 81,243 new dwelling units were completed making a total of 276,516 units in the four years since the War. These figures include dwelling units added by conversion of existing structures.

The Central Mortgage and Housing Corporation.—To provide co-ordination in the housing field, the Central Mortgage and Housing Corporation was incorporated by an Act of Parliament (December, 1945). Briefly, its purpose and functions are: (1) to administer the National Housing Act, 1944, and earlier housing legislation; (2) to provide facilities for the rediscounting of mortgages by lending institutions; and (3) to administer the Emergency Shelter Regulations.

In 1947, the Corporation assumed supervision of the activities of Wartime Housing Limited, a Crown Company formed in 1941 (see pp. 582-583, 1947 Year Book).

During the years 1941-48, 38,126 new housing units were completed by Wartime Housing Limited and the Central Mortgage and Housing Corporation and an additional 2,158 were completed in the first quarter of 1949.

In September, 1947, the Corporation also became responsible for the management of Housing Enterprises of Canada, Limited, and its operating companies. Thus, by the end of 1947, the Central Mortgage and Housing Corporation was administering most of the housing activities of the Federal Government.

Housing Legislation.—Since 1935, the Federal Government has administered legislation designed to assist in the financing and improvement of housing in Canada. This commenced with the Dominion Housing Act, 1935 (see pp. 473-474, 1938 Year Book), and has been followed by the Home Improvement Loans Guarantee Act, 1937 (see pp. 370-371, 1941 Year Book), the National Housing Act, 1938 (see pp. 468-470, 1940 Year Book) and the National Housing Act, 1944.

* Revised in the Special Surveys Division of the Dominion Bureau of Statistics.