

19.—New Dwelling Units Completed in Metropolitan Areas 1952-55

(Exclusive of Conversions)

Metropolitan Area	Number				Percentage of Total			
	1952	1953	1954	1955	1952	1953	1954	1955
St. John's, Nfld.....	402	585	451	435	0.6	0.6	0.4	0.3
Halifax, N.S.....	636	1,241	1,360	1,275	0.9	1.3	1.3	1.0
Saint John, N.B.....	211	273	273	295	0.3	0.3	0.3	0.2
Quebec, Que.....	1,056	1,580	2,380	2,769	1.4	1.6	2.3	2.2
Montreal, Que.....	11,500	17,833	16,191	19,923	15.6	18.3	15.9	15.6
Ottawa, Ont.....	1,752	2,149	2,537	3,549	2.4	2.2	2.5	2.8
Toronto, Ont.....	9,576	9,460	16,252	22,016	13.1	9.8	16.0	17.3
Hamilton, Ont.....	1,877	2,961	2,593	2,932	2.6	3.1	2.5	2.3
London, Ont.....	1,358	1,355	1,297	1,356	1.9	1.4	1.3	1.1
Windsor, Ont.....	818	940	1,722	982	1.1	1.0	1.7	0.8
Winnipeg, Man.....	2,088	3,089	3,602	4,181	2.9	3.2	3.5	3.3
Calgary, Alta.....	2,092	3,316	3,167	3,223	2.9	3.4	3.1	2.5
Edmonton, Alta.....	2,864	3,701	3,873	3,960	3.9	3.8	3.8	3.1
Vancouver, B.C.....	4,249	5,913	6,796	8,209	5.8	6.1	6.7	6.4
Victoria, B.C.....	715	944	1,065	1,421	1.0	1.0	1.0	1.1
Totals, Metropolitan Areas.....	41,194	55,340	63,559	76,526	56.4	57.1	62.3	60.0
Totals, Canada¹.....	73,987	96,839	101,965	127,552	100.0	100.0	100.0	100.0

¹ Exclusive of the Yukon and Northwest Territories.

Subsection 4.—Government Aid to House Building*

Federal Government Assistance.—Federal Government assistance to house building in Canada is primarily assistance to private builders including prospective home owners, merchant builders and investors in rental housing. In the ten year period 1945-54; 8 p.c. of the new permanent dwellings completed were built directly on Government account and 26 p.c. represented private enterprise dwellings for which some public assistance was provided. The Federal Government carries on house building operations under programs providing married quarters for the Armed Forces and until 1953 rental units for veterans. The Federal Government also undertakes joint rental housing projects in co-operation with provincial governments (*see p. 711*).

The Federal Government entered the housing field on a continuing basis in 1935 with the passage of the Dominion Housing Act, an Act succeeded by more extensive and detailed legislation in 1938, 1944 and 1954. Public assistance to private builders is now provided under the terms of the National Housing Act 1954, together with the Canadian Farm Loan Act 1927, the Veterans' Land Act 1942, and the Farm Improvement Loans Act 1944. The National Housing Act represents the Government's main legislation in the housing field and provides public assistance to private house building mainly through a system of mortgage loan insurance. The Central Mortgage and Housing Corporation, incorporated by Act of Parliament passed in December 1945, is the agency responsible for the provision of most of the public assistance to housing. It administers the present Housing Act and earlier housing Acts and co-ordinates Government activities in the housing field. The Corporation supervises the Department of National Defence program for the construction of married quarters for the Armed Forces.

The National Housing Act 1954.—The National Housing Act 1954 provides assistance to private house building primarily through a system of public insurance of mortgage loans made by private lenders to finance the construction of housing or home conversion. To broaden the potential supply of mortgage funds for these purposes the Act includes provisions which permit lenders, approved under the Act, to sell them to individuals and other investors who are not approved lenders.

Other types of assistance provided in the Act include Federal Government loans for house building undertaken by limited dividend housing corporations and primary producers and by builders in areas where mortgage loans under the Act are not available from private

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