

17.—Value of Building Permits Issued in 204 Municipalities and Index Numbers of the Building Construction Industries, 1948-57

Year	Value of Building Permits, 204 Municipalities \$'000	Average Index Numbers (1949=100)			
		Prices of Building Materials		Wage Rates in Construction Industries ¹	Employment in Building Construction ²
		Residential	Non-residential		
1948.....	536,058	95.4	95.9	95.7	91.4
1949.....	616,161	100.0	100.0	100.0	100.0
1950.....	801,765	106.4	105.0	104.8	104.7
1951.....	681,162	125.5	118.6	119.2 ^r	116.0
1952.....	802,738	124.9	123.2	129.5 ^r	127.1
1953.....	1,088,880	123.9	124.4	137.2 ^r	128.2
1954.....	1,151,087	121.7	121.8	141.1 ^r	115.8
1955.....	1,310,124	124.3	123.4	146.6 ^r	117.4
1956.....	1,318,927	128.5	128.0	152.4 ^r	138.7
1957.....	1,307,151	128.4	130.0	162.9	145.5

¹ Compiled by the Department of Labour.² As reported by employers with 15 and more employees.

Section 3.—Housing*

Subsection 1.—Government Aid to House-Building

Federal Government Assistance.—The Federal Government's main activities in the housing field are defined by the National Housing Act, 1954, and subsequent amendments. These activities are administered by Central Mortgage and Housing Corporation, a Crown agency established by Act of Parliament in December 1945. The Minister of Public Works is responsible to Parliament for the implementation of the Government's housing policy and the President of the Corporation reports to the Minister.

Under the National Housing Act, the main financial assistance for new housing is provided through a system of mortgage loan insurance for private house-building. The Federal Government may also join with provincial governments in undertaking public housing projects. In addition, Central Mortgage and Housing Corporation may carry out construction on its own account or on behalf of other government departments and agencies. Public assistance in the housing field is also provided under the Canadian Farm Loan Act, 1927, the Veterans' Land Act, 1942, and the Farm Improvement Loans Act, 1944.

The Federal Government policy has been to stimulate and supplement the market for housing but not to assume direct responsibilities which constitutionally belong to other levels of government, or which can be effectively borne by private enterprise. This principle has been followed since the Federal Government first entered the housing field in 1919. Under the War Measures Act of 1918, the Government made \$25,000,000 available to provincial governments for loans for housing. The provincial governments, in turn, lent the money to municipalities for moderate-cost housing. About 6,000 dwelling units were constructed under this provision. In the Dominion Housing Act of 1935, and in the succeeding National Housing Acts of 1938 and 1944, the main assistance was given through a system of joint lending under which the Federal Government and the private lending institutions shared the loans on the basis of one-quarter and three-quarters, respectively. Under these three Acts, 240,500 dwellings were financed through loans amounting to \$1,466,569,000. In 1954, a new Housing Act was passed under which the joint loan technique was discontinued and mortgage loan insurance was introduced, with the loan wholly advanced by the private lender. To the end of 1958, under the insured loan and other provisions of the 1954 Act, 280,436 dwellings have been financed in loans totalling \$2,797,600,000. In recent years nearly one-half of the housing built in Canada has been assisted by the Federal Government, either directly or indirectly.

* Prepared in the Information Division, Central Mortgage and Housing Corporation, Ottawa.