

The Corporation also examines proposed project layouts of house builders or land developers applying for loan insurance under the National Housing Act. These developments range from small housing projects under 100 units to large scale enterprises, including the development of new towns. Apart from information provided direct, the Corporation has a statutory responsibility for causing a wider public understanding of sound community development. The principal instrument for this purpose is an independently-incorporated national society of volunteers, the Community Planning Association of Canada.

As a service to the public, the Corporation has published a series of books illustrating houses and the Canadian Housing Design Council, formed in May, 1956 and sponsored by the Corporation, is dedicated to the encouragement of the best in house design. The President of Central Mortgage and Housing Corporation is a member of the Council and the Federal Government, through the Corporation, gives support to the Council.

I am afraid this is developing into a lengthy discussion but with your permission, Mr. Chairman, I would like to proceed to consider briefly the subject of housing in general and to explain how the Corporation's activities relate to the general improvement of living conditions in Canada.

There are at present over 4,000,000 occupied dwellings in Canada. About $\frac{1}{2}$ million of these are on farms, nearly $\frac{3}{4}$ million in small communities, about $2\frac{3}{4}$ million—by far the largest part—in towns and cities and their immediate fringes.

Our housing stock is not a constant thing. Its composition changes continually as new houses are built and old houses are abandoned or destroyed. At any time, it will vary considerably as to quality and age. In recent years the total number of dwellings has been growing fairly rapidly, but not much more so than population.

Canada will need a bigger stock of housing in the future; how much bigger will depend upon many factors: the rate of population increase, movements of population and, to some extent, on the general standard of living. This suggests that a large volume of new house building must be put in place during the years ahead, both to provide the necessary expansion in the stock and to take care of replacement needs.

Members of the Committee will recall the Gordon Commission estimate that Canada's population by 1980 might be 26,000,000. Our present population is about 17,000,000. The actual number of houses needed to meet this increase will be based largely, of course, upon the net gain in the number of new families. It has been estimated that by 1980 there may be an additional 2,500,000 additional families in Canada. We know we have six million children under 18 at school. So this is not a fool's guess: we have these people with us now; they are our very own.

Not only families require dwellings. Many dwellings are occupied by single persons and by non-family households. To take care of this need, a further 250,000 new dwellings would be required. In addition, a sizeable number of housing units are destroyed or withdrawn from the stock each year. This process takes place irrespective of the number of families in the country. Houses are destroyed by fire; houses are torn down to make way for other uses, such as the building of streets or highways or industrial or commercial buildings; houses are condemned by municipal authorities.

Consequently, between now and 1980, some 200,000 dwellings might be required for replacement purposes. The figure could be much higher. An accelerated highway programme or a higher volume of slum clearance or a more stringent enforcement of local housing by-laws—any of these would increase the number of houses removed from the stock and raise the replacement figure.