

*Proceedings on Adjournment Motion*

**Mr. Deputy Speaker:** Unless the hon. gentleman would like me to ask whether there is unanimous consent of the house. Is there unanimous consent?

**Some hon. Members:** Agreed.

● (10:30 p.m.)

**Mr. Nicholson:** The most significant fact is that in the last 20 years conventional lenders have provided more than two thirds of the money that has gone into the construction of houses. There has been very significant activity in this field.

Today I had lunch with a number of representatives of the lending institutions. They informed me of their plans for the future and we reviewed what has transpired during the past three months. The present trend would indicate that last year's drop in housing starts, roughly 32,000 to 33,000, will be more than made up this year as a result of this activity, apart from the additional government activity to which I referred.

I should not like anyone to think there are no housing problems facing us, but developments in the N.H.A. field and increased activity on the part of conventional lenders has been particularly encouraging during recent weeks.

Let me say one more thing in respect of public housing. We naturally are concerned with the situation referred to by the hon.

member for York-Scarborough, which exists in Toronto and other cities. We are aware of the difficulties facing young married couples and others who are attempting to find homes in these cities. Whether we like it or not we are rapidly becoming a nation of apartment dwellers. This is a trend that is taking place in Germany, Sweden, Holland and the United States. There is a great movement of people from farms, and of new immigrants to our cities. With the limited space in our cities a greater percentage of our people are living in apartments. There are methods to correct the situation and each province is adopting its own program to do so. The federal government is, to a large extent, limited in what it may do by the actions of provincial and municipal governments. They are the authorities which pass the building and zoning bylaws which restrict the availability of land for individual home construction.

**Mr. Knowles:** Time.

**Mr. Nicholson:** Before I sit down I should like to thank hon. members for their indulgence. I would like to have dealt more fully with the progress that is being made as a result of federal initiative, but I have already taken advantage of the indulgence of hon. members.

Motion agreed to and the house adjourned at 10.35 p.m.