

*Supply—Resources and Development*

with the estimate put on that shortage in 1944 in the report of the Curtis royal commission on housing. We were left at the conclusion of the hearings without any very definite estimate. Indeed, there are factors in the situation as portrayed by Mr. Mansur which from his point of view make it very difficult to put an estimate on the shortage of housing in Canada today.

However, Mr. Mansur did submit to the committee some interesting figures in regard to the development of housing needs in the years commencing with 1946, and the construction of houses to meet that need. In the year 1946 he estimated the net family formations at 107,500 and the number of new housing units at 67,194. In other words, he estimated in the year 1946 that we fell behind to the extent of 40,306 units. He estimated that in the year 1947 the net family formations in Canada were 75,400 and new housing units completed were 79,231. In other words, he estimated in the year 1947 that we did construct 3,831 houses in excess of the net family formations in that year. He estimated that in the year 1948 net family formations were at 83,000 and new housing units completed were 81,243, or a deficit of 1,757. For the year 1949 he estimated net family formations at 77,100 and new housing units completed were 91,655, or a surplus in that year over net family formations of 14,555 units. For the year 1950 he estimated net family formations at 73,500 and new housing units completed were 91,754 or a surplus of 18,254. In 1951 net family formations were 96,500, a very substantial increase, the largest in the country's history, I believe, with the exception of 1946. New housing units completed in 1951 were 84,810 or a deficit in the year 1951 of 11,690 units.

For the six-year period the totals estimated by Mr. Mansur are these: Net family formations, 513,000; new housing units completed 495,887 or a deficit in the six-year period of 17,113 units.

I pause to observe there, Mr. Chairman, that in this six-year period when unquestionably housing construction rose to the highest rate in the country's history we still fell behind the net family formations in Canada to the extent of 17,113 units according to this estimate. I stress, Mr. Chairman, that this is only an estimate but it can be taken I think as probably the closest estimate that is available in Canada for this period.

Now, sir, this means that over this six-year period we have not quite met the needs arising out of current family formations in Canada. From that one may deduce the fact

[Mr. Fleming.]

that our housing position or the housing deficit in Canada at December 31, 1951, was slightly more than it was at December 31, 1945. We have not been given any firm figure, as I have indicated, of the housing deficit in Canada at December 31, 1945. When I raised the matter in committee and asked about the report on housing in Canada by the Curtis royal commission in 1944, Mr. Mansur disagreed with it and said that he was not prepared to accept the estimate put on the deficit by the Curtis royal commission. However, there is nothing in these figures and other available figures, Mr. Chairman, to indicate that housing is not still a very serious problem in Canada and the deficit in housing is substantial.

In saying that, I am taking account of the points raised by Mr. Mansur when he said that in his view, owing to certain conditions about which I shall say more shortly, other factors have entered into the effective demand for housing. To other economic factors he attributes the slackening of effective demand in certain quarters for housing—that is to say on the part of people who need and want housing but who under present conditions by reason of factors of cost and municipal taxes are not able to pay what is required to provide themselves with housing.

The next point I wish to dwell on for a moment is the extent of the financial stake which the country has already acquired in housing. Bear in mind, Mr. Chairman, that our housing legislation goes back to the year 1935 when the first Dominion Housing Act was enacted. You will remember that in the year 1936 that act, brought in by the Bennett government, was repealed and was replaced by a substitute act, and in 1944 parliament enacted the present act, the National Housing Act. Under the National Housing Act financial provision has been made by parliament in various respects to assist construction of housing in Canada. I am not going to weary the committee unduly with certain of these figures, but it seems to me, Mr. Chairman, that some reference should be made to them because they are impressive in relation to the financial stake which the country already has in housing. When I say "the country" I mean the federal government.

Just to choose a few figures on the five types of financial assistance provided by the National Housing Act I will give the following. Under section 7, on account of home-owner loans, the total appropriation by parliament to date aggregates \$300 million against which commitments exceed \$232 million. Under section 12, slum clearance,