

*The Address—Mr. Nicholson*

and took over. This is nothing to be proud of but these are the facts of life. The significant thing is that great progress has been made in housing within a period of 20 years. We can look with great satisfaction on the housing record from 1962 to 1966. Every year from 1962-63 through to 1966 there have been not only more completions but, with the exception of 1966, more starts. And even in 1966 we reached a figure within approximately 1,000 of our target for completions. How many people in Canada know that? We have maintained a good average over a period of years.

I am certainly not suggesting there have not and may not be times when certain problem areas in Canada exist and will continue to exist, areas where a shortage of housing will bring hardship to many families needing new homes. Nor would any responsible person suggest that this parliament or the government could sit back and allow the situation which we know exists in some of these areas, especially in metropolitan Toronto, to continue simply with the hope that sooner or later it will correct itself.

● (4:00 p.m.)

The Prime Minister in his remarks yesterday made the government's position perfectly clear. Aggressive action was needed and undoubtedly further action is needed at this time, but I might remind the house and the people of Canada that very effective action has been taken by this government during recent months. The mistake has been that we have been too busy with other things and have not told the people what has actually been done in this field.

And I would also remind the house, as became clear through a series of meetings I attended earlier this year, that the solution of our problems will not be found through the efforts of the senior government alone. Housing today is a most complex problem. In one province in order to get a public housing venture under way you have to go through some 14 different boards, agencies and bodies, which on occasion has taken as long as 28 months. Housing is a complex problem that will be resolved only with the full support of governments at all levels and with the wholehearted support and co-operation of every other responsible body and organization genuinely interested in finding a solution for the problem.

It was our attempt to find an answer that lay behind the series of meetings I convened

earlier this year, not on my own but in co-operation with my provincial colleagues, endeavouring to generate a concerted program of effective action which would produce not only the greatly increased number of homes that were needed but housing of the type required to match our expanding variety of needs, including the replacement of near slum areas with decent, clean and warm housing.

I see some hon. members in the house who attended some of those conferences and I am sure they will bear me out that the conferences were well attended and were very worth while. They were informative. The responsibility was placed where the responsibility should be placed, and if there were shortcomings on the part of the federal government those shortcomings were pointed out, but the greater part of the criticisms was not directed toward what the federal government was attempting to do and was doing in this field.

There were nine of these meetings, jointly convened by the provincial ministers and myself, and they have been followed more recently by meetings with the representatives of the principal groups of private mortgage investors in this country, operating in both the conventional and N.H.A. fields, including the banks, trust companies and assurance companies. Yesterday I met for four hours with the presidents and senior vice presidents of every major assurance company in Canada and of many of the smaller ones.

Both series of meetings, the ones sponsored jointly with the provincial ministers and the ones attended by the representatives of the investment institutions, have given me confidence that notwithstanding a very slow start during the first quarter of 1967 this year we will see, and in fact are now experiencing, a very substantial return in housing. It was unfortunate that we had a very slow start in the first quarter of the year, but how many people stop to think that the reason we had such a drop in starts in that quarter was that we had diverted funds that would normally have been made available early this year to the last quarter of last year in order to improve the situation in 1967? I might say that the upturn in housing will surpass by a good margin our earlier expectations for the year.

My confidence is borne out by a reference to some figures. The figures indicate that as of the end of last month, April 30, loans under the National Housing Act were running at during the same period of 1966. In the last approximately three times the level reached