

Proceedings on Adjournment Motion

apparently not recognized the effects of its policies on the land market. He pointed out that land costs in the metropolitan Toronto area were the highest in North America, adding:

There could be no better solution to high land prices than an over-supply of residentially owned and usable land. Resulting competition would be of the greatest benefit to the public.

He went on to say there was a lack of adequate housing policies to which planners should conform.

Again it seems clear from the comments of this housing authority that the problem is not primarily one within federal jurisdiction. Yet a housing shortage in one of the great urban areas of Canada must be of concern to the federal government.

The Canadian Welfare Council in a recently published issue of its magazine *Canadian Welfare* said this:

The disjointed approach to low income housing in Canada has produced far too much grief; far too few houses.

The author of that article, Mr. Michael Wheeler, called for a co-ordinated national approach to the problem. It does seem to me that when the environment of our people is becoming increasingly urban, when life in our cities is becoming the dominant kind of life that Canadians lead, the federal government must take a more active interest in the co-ordination of policy for improving the living conditions of our city dwellers.

I have suggested in the past that the federal government should have a housing and urban development ministry. I hope this will come soon, but in the meantime I would ask the Minister of Labour once again what steps the government has taken to relieve the shortage of housing in metropolitan Toronto and, if steps have been taken, what effect they have had up to this date?

Hon. J. R. Nicholson (Minister of Labour): Mr. Speaker, first I would like to say how much I appreciate the approach that has been taken by the hon. member for York-Scarborough (Mr. Stanbury) in dealing with this problem. It is the type of question that in my opinion should be asked more frequently because too much has been said, there has been far too much talk about Canada's growing housing problem—too much talk, I might say, by ill-informed people, people who have not taken the trouble to ascertain the real facts. That is why a question such as put by the hon. member tonight merits a complete answer.

[Mr. Stanbury.]

I am very pleased to be able to inform the hon. member that largely as a result of action already taken by the government there has been a marked improvement, a significant improvement, in our housing picture during recent weeks, and I am also very happy to say that no part of Canada will benefit from this improvement more than metropolitan Toronto. Again I say this is in no small measure due to steps taken by the government in December last, and shortly thereafter.

As of April 14 of this year, in effect in the first 100 days of this year, there had been more N.H.A. activity than there was during the whole of 1966, and that as I say again was largely a direct result of introducing a realistic rate at which the institutional lenders of money, those that provide most of it, will make it available to those who are interested in building or in purchasing homes.

But not only has this encouraging activity been in the field of direct loans, it has also been in the field of insured loans, and approved lenders have applied for roughly three times as many loans in the first 100 days of this year as they did in the same period last year. Already there are about 1,200 or 1,300 more applications in the first 100 days of this year than there were in the whole of 1966, and a large percentage of these are in metropolitan Toronto.

In addition to that, when it comes to direct loans you will recall that one of the other steps the government took was that it announced a special program to encourage house building during the spring months of the year, a special loan program, to begin April 1, or 20,000 loans. As of April 14, 17,000 loans have been applied for—that was before the middle of April though the loans were to cover the period April 1 to May 31.

In addition to this special spring lending program, where there is no presale requirement, for the first time in the administration of the National Housing Act, the C.M.H.C. have continued their normal direct loan program. As a result of this move there has been 300 per cent more N.H.A. housing activity in Canada in the first 100 days of this year than last year, and most of that is reflected in the metropolitan Toronto area.

Mr. Deputy Speaker: Order. I must interrupt the hon. gentleman to advise him that the time allotted to him has expired.

Mr. Nicholson: Mr. Speaker, the most significant fact that I would like—