

**THE SENATE**  
**STANDING COMMITTEE ON FINANCE**

OTTAWA, Thursday, July 10, 1958.

**EVIDENCE**

The Standing Committee on Finance, to which was referred the report of the Central Mortgage and Housing Corporation for the fiscal year ended 31st December, 1957, met this day at 10:30 a.m.

Senator Hawkins in the chair.

The CHAIRMAN: Gentlemen, we have a quorum. Will you come to order, please?

We have before us this morning, Mr. Eric Beecroft, National Director of the Community Planning Association of Canada, and also Mr. Stewart Bates, President of Central Mortgage and Housing Corporation. There are also present senior officers of the Planning and Advisory of Central Mortgage and Housing Corporation. We shall hear from Mr. Beecroft first about the opportunity of getting housing for lower income groups. I will ask the committee to desist from asking questions until he is through with his presentation, and then questions may be asked.

Mr. BEECROFT: Mr. Chairman and senators. The Community Planning Association of Canada is a non-profit association, established in 1946 under Letters Patent issued by the Federal Government, representing a very considerable variety of people throughout Canada interested in the problems of controlling urban growth in economic and useful ways; and our support comes from this wide membership of about 3,000 individual members; about 200 of the municipalities of Canada who pay sustaining fees to the association in order to exchange information about problems relating to urban development and planning. From nearly all the provinces we get some financial support, and from the Federal Government under Part V of National Housing Act.

The Committee has already heard considerable statistical evidence on housing conditions. This brief, therefore, might well begin with the following basic assumptions which seem to be generally accepted:

- (1) there is a severe housing shortage, affecting mainly, as such a shortage always does, the lower-income sections of the population;
- (2) a great deal of the existing housing stock must be replaced;
- (3) to provide adequate housing, we must produce annually a net addition to the housing stock at a faster rate than in past years, if we are going to close the gap between need and supply.

It is not surprising, therefore, that we are concentrating now more and more upon this prolonged and unremedied shortage of housing for people of low income.

Ever since World War II, many people have cherished the hope that new housing would be built fast enough—though it has been mainly for the upper income levels—so that more and better housing would gradually become available to those in the lower income range. This was the “filtering-down” theory.