

Your Committee recommends that Central Mortgage and Housing Corporation initiate conversations with representatives of the approved lenders, in an attempt to influence the lenders to extend greater lending opportunities to the remote areas than exist at present.

8. Urban Development

The Committee was impressed by the evidence given of the growing need for slum clearance in many of our cities. Greater use of the facilities available under the National Housing Act will have to be made during the next ten years if this problem is to be dealt with.

From the evidence presented, it appears that municipalities are not taking adequate advantage of the opportunities for financial assistance in redeveloping the substandard areas of our cities.

It is to be hoped that possibly Central Mortgage and Housing Corporation, in co-operation with the Federation of Mayors and Municipalities, will provide more detailed information on the facilities available under the National Housing Act directly to municipal officials.

9. Co-operative Housing

Evidence was given of the success of co-operative housing projects in many parts of the country. Inasmuch as this has provided economical and worthwhile housing, your Committee feels that efforts by co-operative groups to build their own houses should be encouraged as much as possible.

It is suggested that much wider publicity be given to the opportunities for co-operative housing under the National Housing Act. The Committee feels that the method of disseminating this information should be left to the discretion of Central Mortgage and Housing Corporation.

10. Research into New Methods of Construction

Evidence was given of the initiation of research projects by the Corporation (See *Exhibit 5*). It is felt that this is to be highly commended. Your Committee would like to express the hope that the utmost priority be given to further research work into finding new methods of construction which will reduce the cost of housing, new methods of sewage disposal, and new materials suitable for construction in the northern areas.

It is hoped that the resources of private industry will, at all times, be sought and that the present close co-operation which exists between Central Mortgage and Housing Corporation and the Division of Building Research, National Research Council, will continue.

Conclusion

The Committee has been impressed by the calibre of the witnesses heard and the quality of the evidence given. In such a complex field as that of housing the present and future population of the country, it is inevitable that differences of opinion exist on the best means of solving the problem.

Nevertheless, your Committee feels that the various organizations engaged in housing activities are to be commended for their effort and enterprise. In Central Mortgage and Housing Corporation, the Committee is of the opinion that the Federal Government has a housing agency of the highest quality. It is gratifying to note that the private interests with whom the Corporation co-operates in housing, building and financial matters hold the organization in the highest esteem. Your Committee expresses the hope that this close liaison and co-operation will continue to flourish in achieving the common aim of improving housing conditions in Canada.

All which is respectfully submitted.

C. G. HAWKINS,
Chairman.