attention of the committee. It was another aspect of the national problem, and the National Housing Act, that should come to your attention.

There is one subject, however, about which very little has been said during the course of the committee's sittings. I refer to the subject of urban re-development. The speech from the Throne last May stated that the Government was ready to cooperate fully under the authority of the National Housing Act in further projects for slum clearance and urban re-development to improve the cities and towns in Canada.

I feel that I should be lacking in my duty if I let your hearings draw to a a close without first emphasizing the problem which is facing many of our cities and then attempting to describe a little of what can be done under the present National Housing Act to implement the federal Government's policy.

The last fifty years have seen Canada grow from an extremely sparsely populated, predominantly agricultural country, to a thriving Dominion of some 37 million people. In that period we have become a nation of city dwellers. In 1901, 37% of our population dwelt in the urban areas. In 1957 that percentage had risen to about 65%. There is every prospect that this trend will continue. It is estimated by the Gordon Royal Commission that by 1980 80% of our population will dwell in our cities.

Since the war, about 1,200,000 houses have been started. In spite of this great addition, many of our people are still living in deplorable conditions.

It seems difficult to believe, but nevertheless true, that here in the year 1958, with a standard of living as high as any other nation on earth, we do, in fact, possess an immense proportion of substandard housing. Of the four million housing units which exist in Canada, about one million are more than 50 years old and half a million are in need of major repair. Add to this the fact that we have not got enough houses and you will appreciate that we have an immense housing problem in this country. Almost 8% of the total families in Canada do not have a home of their own. In our cities alone, almost one in every eight families do not possess self-contained housing accommodation.

Simply put, the task of Central Mortgage and Housing Corporation as the federal Government's housing agency, is to attempt to create sufficiently favourable circumstances that decent shelter is provided for our present and future population. This requirement has no geographical, ethnic or economic boundaries. It is a problem which faces every part of Canada. Our approach to this problem has got to be, in essence, a local and sympathetic one. You can visit any one of our major cities and find run-down, obsolete, rat-infested dwellings which are still being occupied by families who are as much a part of that city as the citizens living in the ranch style bungalows on its outskirts.

It is regrettable that such conditions exist, but a great deal can be done. The facilities for doing it are already provided under the National Housing Act.

Section 23 of the National Housing Act provides for federal financial assistance to municipalities for urban redevelopment. This section has lost something of its old rigidity. Three years ago if we cleared an area of housing in the centre of a city it could be done only on the condition that it was replaced with new housing. This provision no longer exists. We can clear an area of housing in the centre of a city and have it replaced by commercial or industrial development. In other words that area now can be used for the best purposes, for present needs, not necessarily for housing, but for the best purposes.

While the Act certainly imposes an obligation for rehousing displaced families, the legislation recognizes that cities change as human beings do—that what was once a fine residential area, eminently suited to housing people of a city, may now be one of the finest commercial or industrial sites. Moreover, Section 32 permits private enterprise to work in partnership with the municipalities in comprehensive programs of urban redevelopment.