

Senator LAMBERT: The information which you have just given us, contained in that report, is derived through applications made to the Central Mortgage and Housing Corporation for guaranteeing the loans.

Mr. BATES: We are giving you the figures of all loans, whether through approved lenders, or from other sources; we are giving you the total figures on house building.

Senator LAMBERT: What I am trying to get at is an analysis of the prospect of 6 million children coming along and being in need of housing. The actual need is transmitted to you through various channels?

Mr. BATES: Yes.

Senator LAMBERT: And I take it they are mainly commercial channels?

Mr. BATES: That is right. There is very little public housing in Canada; that is being done by municipalities, provinces and ourselves. It is insignificant, compared with the figure of 150,000 houses.

It might amount to 3,000 or 4,000 this year.

Senator LAMBERT: Of course there is provision for individual application in the act?

Mr. BATES: Yes. But whether people happen to go to Halifax or some place else, is a matter for their free choice.

Senator LAMBERT: It is like any other business, the need is reflected in the market and the demand.

Mr. BATES: Yes.

Senator LAMBERT: You are at the other end?

Mr. BATES: We are at the other end. If there happens to be any place in the country where the regular lenders do not choose to make loans, we may be giving a bigger proportion than usual. For instance, in smaller communities where private lenders do not care to lend, our proportion there will be higher. But we are always in the residual position, never initiating.

Senator CONNOLLY (*Ottawa West*): In other words, if a problem is local, it does not make it any less national. You describe the Toronto area as the heartland of Canada. I think we here in the capital city would dispute that, and probably Montreal would question it too.

Mr. BATES: I was thinking of the area from Montreal through Kingston, through Toronto, Ajax, Oshawa, Hamilton down to Windsor, as really central Canada; this whole area is becoming integrated as a single region. Toronto is almost joined up with Hamilton; this is apparent if you drive through the area. The old metropolitan Toronto concept is not sufficient to meet the needs of the greater area which stretches east all the way to Ajax.

Senator CONNOLLY (*Ottawa West*): It is the St. Lawrence basin you are talking about, as an area.

Mr. BATES: Yes. This is reflected across the border, from Cleveland around to Chicago. This is what I meant by the heartland of Canada, not the city of Toronto.

Senator CONNOLLY (*Ottawa West*): I would hope not.

The CHAIRMAN: I suggest, Mr. Bates, you proceed with your statement.

Mr. BATES: This statement was put before you, because, after looking at the evidence that was given in the earlier committee meetings, it was apparent that practically nothing was said about the subject of urban re-development. Our urban areas are actually quite old in many respects. This is a new country, but we have within it urban areas quite old. Some of them are good, some of them are run down. This is what we wish to draw to the