

Mr. BATES: You mean just the number of units built?

Senator ISNOR: I am referring to page 19 of your booklet entitled "Canadian Housing Statistics." Under the column "Total Dwellings", the figure for Montreal in 1956 is 420,901, and for Toronto it is 348,677.

Mr. BATES: Senator, I am looking at a different report than you are, but those figures are borne out. The absolute number of units in Montreal is greater than the absolute number of units in Toronto, but the percentage of growth in Toronto is prodigious compared to any other part of North America.

Senator LAMBERT: Quite apart from building units altogether?

Mr. BATES: Yes.

Senator ISNOR: From a population point of view, is not Vancouver making strides?

Mr. BATES: Yes, they are making great strides. But I get back to the point that 37 per cent of the total house building activity in the country is in Toronto. That is including areas like Etobicoke, Scarboro and York.

*("See note at conclusion of Mr. Bates' evidence")*

Senator ISNOR: I don't want to press this matter unduly...

The CHAIRMAN: We have it on the record; perhaps it does not add anything.

Senator LAMBERT: But it is very important from the point of view of total expenditure.

Senator ISNOR: We have to take not only the picture in Montreal or Toronto, but the whole of Canada into consideration. The question of industrial growth comes into it. Are you going to do for one section of Canada what you will not be able to do for other sections? We know that the population in Ontario, as represented by wage earners, is something like 35 per cent of the whole, that Quebec is 32 per cent, and my part of the country is about 9 per cent. The point is, are you going to do for Montreal and Toronto what you can't do for Senator Smith's section of the country? It seems to me that is what you have to consider in your report. We want some information as to whether you can give us the over-all picture, and not keep talking about the growth in Toronto and what you will have to do for Toronto.

Br. BATES: What I have tried to do, senator, is to tell you what the situation is; I have not passed judgment on the fact that Toronto has 37 per cent of the total housing starts. This is a fact, and it is quite clear in the report.

*("See note at conclusion of Mr. Bates' evidence")*

Senator ISNOR: You are giving us a solution to the housing problem in years to come, are you not?

Mr. BATES: Yes. But whether three million people settle in Halifax, Winnipeg or Toronto, I would not know. This will result from a multitude of complicated social, political and economic factors.

Senator LAMBERT: These facts and data come to you. You do not go out for them?

Mr. BATES: No.

Senator LAMBERT: In other words who initiates the demands for house building? Does Central Mortgage stand back ready to supply certain facilities?

The CHAIRMAN: They come from people who want the houses.

Senator LAMBERT: Do you supply that, or does the municipality or the builder supply it?

Mr. BATES: No. They first go to our approved lenders, which are the banks and insurance companies; they go to them wherever they happen to be. If they can't get funds from approved lenders, they come to us. We are the third removed from the potential buyer.