

Consideration must also be given to augmenting the housing stock to offset overcrowding. The last census of population in June, 1956 indicated there were 285,000 families sharing accommodation with other families. This is about the same number as in 1946. Moreover, the supply of rental accommodation in 1956 was reasonably tight—and it still is—and the number of vacant rental units was lower than some might consider desirable. A 2% vacancy ratio is generally considered to be normal.

Then, there are many dwellings that might merit immediate replacement because of their condition. We have built a great number of housing units—more than 1,150,000 since the end of the second world war. These have helped to improve overall quality, but there are still many low-income families living in poor and unsanitary housing. How seriously one considers this problem depends upon one's own views on adequate housing. You will appreciate, gentlemen, that this is a matter on which we as a corporation have no views. This is a matter of social decision, as to need. Some people may say "Today there are no people living in tents; therefore you do not need any additional housing". Other people will say "We have a quarter of a million people living in slums, therefore we do need additional housing." This is a social criterion; a social-political decision has to be made; and as far as we of the Corporation go we have no comment to make upon it. So if anyone says to us, "How many houses do we need in Canada?" I simply have to say "You had better tell me." We can tell you the number of overcrowded houses, the number of old houses, the number of decrepit houses; but it is a social criterion that has to be made somewhere politically to determine exactly what the need is. That is why we are avoiding that question with this fairly innocuous statement. Presumably our estimate of what is adequate will change as the general standard of living improves.

When the last comprehensive check on the state of our housing was made in 1951, it revealed that 20% of our rural and 9% of our urban housing was in need of major repair; that more than half the rural dwellings and not quite 6% of the urban dwellings lacked inside running water; that about 350,000 dwellings—or nearly 10% of our whole stock—was more than 75 years old and that a further 500,000 units were from 50 to 75 years of age.

In its study of housing requirements between now and 1980 and taking all these factors into consideration, the Gordon Commission estimated that some 3,500,000 new houses would be required. This would mean an average rate of building of 152,000 units per annum, higher than that which has obtained during the last two or three years. As shown in Table 1 of the Annual Report, starts in 1956 numbered 127,311 houses; in 1957, 122,340. As you know, Mr. Chairman, the number for this year is likely to reach 140,000 new dwellings.

So we are far behind the 152,000 mentioned by the Gordon Commission.

As I suggested earlier in my statement, most of the money for house-building in Canada comes from private sources. This is true even at times when the Government is conducting a large lending programme with public funds.

This situation arises in the first place out of the fact that one in every six dwellings is financed privately without mortgage assistance. Apart from large rental projects, usually of a luxury nature and financed outside the mortgage market, a considerable number of new homes is financed by the owners themselves. This type of housing may be found at either end of the income scale: it is built by the wealthy man who does not need a mortgage loan or by the poor man who cannot get a loan.

Senator HORNER: How does he get a house?