Major T. D'Arcy Leonard, K.C., Solicitor, Dominion Mortgage and Investment Association, Toronto.

- Mr. T. H. Main, President, Dominion Mortgage Investment Association, London, Ontario.
- Mr. R. Henderson, General Manager, Canada Permanent Mortgage Association, Toronto.

Dr. W. C. Clark, Deputy Minister, Department of Finance, Ottawa.

Comprehensive housing and town planning rests upon a biological basis. The problem of town planning, which includes housing, is to create a condition of environment in which human life can thrive. Anything short of that gives deterioration and degradation of the human element and all the social and political ills that generally follow and accompany these processes. It is a problem having to do with the maintenance of human life and its enhancement, by providing proper physical environment.

A definition of town planning by the Town Planning Institute of Canada is: "Town Planning is the scientific and orderly disposition of land and buildings in use and development, with a view to obviating congestion and securing economic and social efficiency, health and well-being in urban and rural communities."

The crux of the problem of housing and town planning is congestion; congestion of traffic which affects the time-space or time-distance of accessibility to homes, congestion of houses, too many houses on the land; and congestion of occupancy, the overcrowding of houses. Thus we have three factors—traffic, the house itself and its occupants—coming into the problem for consideration.

Your Committee has heard evidence from many individuals and groups upon the sociological and economic principles involved and representatives of municipalities, Boards of Trade, public organizations, expert opinions and special interests. These presentations comprise exhaustive data and study relative to the existing conditions, basic requirements and recommended methods of alleviation of problems involved in and interrelated to the subject under investigation.

The "white collar" wage earners, with incomes at about \$1,250 can, in general, afford one-third of their incomes for rental but the semi-skilled factory worker and the unskilled labourer with incomes from \$550 to \$750 cannot, as a matter of social economics, afford to pay more than one-fifth of their incomes for rent.

Many people own houses for renting but do not wish to rent them at such figures, and, as a result, there is difficulty in finding proper accommodation. The trouble is that there never was accommodation designed objectively for the low wage earner.

The prevailing opinion would seem to be that the community as a whole has some responsibility for the housing of its people.

There will always be a large number of people who cannot afford to purchase a home, and it becomes the business of some agency, municipal, provincial or federal, to see to it that a sufficient number of suitable and sanitary dwellings are available for rent.

The situation is well illustrated by Mr. Officer, Chief Sanitary Inspector, Winnipeg, who, in referring to overcrowding before the Committee, said: "I have not the soul or the conscience to throw these people out, because there is no place for them to go; but as soon as our expectations are fulfilled, and the Dominion Government helps us out with cheap money and we can build places, we will apply pressure and get them out. But there is no use applying pressure now. There is no place for the people to go." And also by Professor Nobbs, who said: "As far as Montreal is concerned, a Government aided program of housing is long overdue."