

automobile has made it appear feasible to accommodate large urban populations in single-family houses. As a result, a very great part of postwar residential building in Canada has been in the form of single-family houses for home ownership. More conspicuous than any other feature of the housing stock provided by Canadians in the postwar period has been its spatial extent. It is not merely that the growth has been suburban. Urban growth for the most part has to be suburban. But the suburban growth itself has been prodigal of land. The flatness of Canada's urban growth has not been manifest only in the predominance of single-family houses, but in the concentration on one-storey to the exclusion of one-and-a-half and two-storey houses. Escape from the servicing costs of this kind of development has seldom been sought in a more compact arrangement of houses, but often in a further dispersion of house building to areas where lots are large enough to permit the use of wells and septic tanks in place of piped water supply and sewage disposal.

It is widely believed that this kind of development, by extending unduly the distances over which urban services are provided, raises the costs of new housing both to the owners and to the community. From the point of view of costs, the community may be unable to provide as much new housing in this form as could be built if there were a higher incidence of row houses and other types of multiple accommodation and a less prodigal use of land for single-family dwellings.

The prospects for urban growth in Canada during the next quarter-century point to an even greater development of towns and cities than during the past twelve years. Demand is likely to be sustained for the next ten years and after that to be greatly accelerated by a high rate of family formation and natural population increase. The house-building industry has shown itself capable of increasing its capacity to meet any demands it may face. New techniques are also likely to increase its productivity and through increased competition to improve the product. The critical factors will be the flow of mortgage money and the supply of serviced land. A flexible policy will be necessary to keep in balance the demands for mortgage funds and the claims for other investments. It is estimated that before 1980 about 900 sq. miles will be required to house the new population of Canada's cities.

Recent surveys show that the number of automobiles in use on Canadian highways will continue to increase sharply during the next few decades, but it is too early to foretell the impact of this greater mobility on Canadian living patterns. Equally, the broader mortgage facilities which permit a larger proportion of families to own a home are of comparatively recent origin. In the generality of their use, both are newcomers and their full effects have yet to be seen. Working out the appropriate use of these devices so far as housing is concerned is undoubtedly one of the main problems of the present and the future.