

Mr. BATES: You have a big lot.

Senator REIDS: No, but—

Mr. BATES: I have been there with you. You do have a big lot, senator.

Senator REID: In any event, I claim that a modern septic tank is better than the cesspools that you have approved for some districts. They are far better; there is much less trouble with them. There was a lot of trouble with those cesspools last year. They will cause disease to spread because the sewage from 25 or 50 homes goes into one pool.

Senator PEARSON: What do you call a septic tank?

Senator REID: What do I call a septic tank?

Senator PEARSON: Yes, as compared with a cesspool?

Senator REID: A cesspool, in the case I am talking about, is a place where the sewage from 50 homes drains into.

Senator PEARSON: It is bled out into a field? Is that what you call a cesspool?

Senator REID: No, what I am talking about is a project where in probably 50 years they will run a sewer through to funnel all the sewage from the existing cesspool. But what ruins this plan is that houses have to have wash basins and baths too and it is a well-known fact that soaps and detergents will turn a septic tank into a cesspool.

The CHAIRMAN: Senator Reid, this discussion of septic tanks as opposed to cesspools is a rather technical one.

Senator QUINN: And it is getting off the track.

Senator REID: Well, I didn't interrupt when anybody else was speaking. I wanted to finish my questions and now I have.

Senator WALL: With respect to the number of municipalities entering into the special agreements, what percentage of the units built will be involved in all such agreements? In other words, suppose we take a normal year, last year, and we think of all these municipal arrangements for low-cost housing. I suppose that is what it is. What percentage of the units would be built under that scheme vis-a-vis the total number of the units that are built during the year?

Mr. BATES: About 1 per cent; 2,000 out of 120,000 last year.

Senator WALL: On page 19 of the brief Mr. Bates makes the statement: "Unfortunately, there are families that do not qualify for N.H.A. loans because their incomes are too low."

I would say that is a strange statement in view of the situation that maintains. Actually, although I do not wish to quarrel with the figures of the Quarterly Report of 1957 with respect to Canadian housing statistics, at page 11, dealing with family incomes, I see the surveys show that the median income of non-farm families in Canada increased from \$3,110 in 1951 to \$3,829 in 1955. I understand that this group comes in the lower third category with respect to incomes. I may not be interpreting this correctly, but the fact remains that in Canada in 1955 43.9 per cent of the families earned \$2,999 or less. So in effect the whole National Housing Act program does not come down to meet almost half of the Canadian families. I understand we are trying to build low-rental accommodation and trying to erect publicly-owned rental housing units, but that percentage would be woefully small in comparison to the 43.9 per cent of our families. The dilemma we have to face is: can we somehow reach down a little bit further and find other solutions. Perhaps we could decrease the income that a man must have in order to qualify for a loan. To me, the basic problem is to somehow make sure that a greater percentage of the national purchasing power and national income goes to meet the needs of the people who cannot qualify for mortgages under N.H.A.