

Senator PRATT: Is that practical? Has experience proven that to be a practical figure with that range of income?

Mr. BEECROFT: I think that is proved in practice to be very suitable over the years in the operation of the N.H.A. Act and in the view of the lenders.

Senator WALL: On page 2 of your brief you write what may appear to be the crux of the contention of the brief and that is the national housing policy—a national charter of housing. Now, you claim that this should bring in all levels of Government, and then you go on to say: "(1) to assure an annual net addition to the housing stock . . . sufficient to close the gap within a reasonable number of years."

Now the basic premise is that we are not closing that gap. Are we closing it at some levels of housing, better type housing for example and not at some other level? That may be so. Now, we are closing it at the high cost housing level because there have been too many of those houses not being sold, as you know—Winnipeg is quite an interesting example of that—what incentives do you see, how could we assure that we have a comprehensive addition of housing at all levels every year? If we have to assure that who is going to do this assuring? It is a truism—we accept that we should assure it. Now, who?

Mr. BEECROFT: This is a point which I think should be spelled out in any adequate brief. What steps are to be taken, how do we get people together each year? I think that one of the practices which is lacking in this country for the purpose of getting a sound housing program is an appropriate relationship between the federal, provincial and local Governments in respect to this type of problem. We still think we are bound—not so much by the law of the British North America Act but by a sort of convention that has grown up surrounding our system of Government, that each level of Government has to sort of keep at a diplomatic arms' length from the other. We must not be caught interfering in each others' business. The federal Government has to be very careful, for instance, not to seem to suggest to a municipality what it ought to be doing.

I don't know how to remedy this, except by getting people to realize that from now on in respect to housing, as well as in respect of many other types of public works, we are inevitably in partnership between the three levels of Government. One way I would suggest for implementation of this housing charter is to have a national council made up of representatives of the three levels of Government—perhaps together with representatives of private lending institutions and the building industry—whose responsibility it would be to see that every few months a very careful check is made to determine the progress being made towards closing the gap and meeting the target for the year. Then, if the target were not being met, by this means you could flash to the municipalities and the provincial Governments the intelligence which is necessary and which would indicate whether they have to get a move on and make better use of the provisions of the Housing Act.

Under present circumstances, without some kind of formal or informal liason—something more than just a random get-together now and then—and without some institution that has a definite responsibility for making a periodic check on the closing of the gap, we are not going to persuade the municipalities or other people who could be taking the initiative that they ought to do so.

I do not think we can blame the municipalities too much because, after all, they are the low man on the totem pole. When it comes to matters of approaching financial markets, they are hesitant; and, even if you are asking them to take only a small share of the capital cost, you are expecting rather much to think that they are going to take the initiative in all these situations.