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The Canadian Federation of Mayors and Municipalities is a national organization set up by the municipal governments of Canada to provide the means of inter-municipal cooperation between and among the municipalities of all provinces. It convenes an annual National Municipal Conference, carries on intensive research programs into all phases of municipal government and other matters of municipal interest, and acts as the spokesman of municipal governments with respect to municipal matters of inter-provincial and national concern.

Its membership comprises the direct affiliation of over 300 municipal governments, primarily the larger cities and towns, and of all provincial-municipal unions and associations of municipalities. The embracing nature of its direct and indirect affiliation of municipal governments, large and small, urban and rural, permits the Federation to speak with some measure of authority on behalf of the municipal governments of the country. It is a non-profit organization and is financed entirely by the membership fees of its affiliate municipal governments and provincial unions and associations.

The municipal governments have a lively and vital interest in the matters now under consideration by the Senate Standing Committee on Finance with respect to the report of the Central Mortgage and Housing Corporation for 1957. This fact has been testified to in the evidence given by the witnesses which the Committee has heard at the several meetings preceding today's Session, the record of which we have read with great interest, and with most of which the Federation is in substantial agreement.

The municipal governments are deeply mindful and aware of the great contribution the Federal Government has made in facilitating and encouraging and making possible a vast housing program aimed at improving the housing and living conditions of the people of Canada. Since 1935, when the National Housing Act was first enacted, and in the subsequent years, particularly the years since the end of the war, during which its provisions have been progressively liberalized, it has come to play a key role in the national housing program throughout the country. Under its provisions more homes have been built than otherwise would have been possible and a new standard of housing has been ushered in, which, unquestionably, has raised the quality of housing throughout the country. But although we have made great strides in coming to grips with our housing problem, the goal of decent minimum standard housing for all Canadians has by no means been reached. While we have added a large volume of new and improved housing stock, there are still important gaps in the housing program. The biggest gap is in the low-cost and low-rental field. And we still have slums.

It has been suggested to the Committee by some witnesses that one of the bottlenecks which the housing industry is up against in its endeavour to build more houses, and, particularly, low-cost houses, is the attitude of municipal governments with respect to their local building and zoning by-laws, the installation of municipal services, particularly watermains and trunk sewers (the so-called "big pipes") and other related matters.

The points of view that have been expressed are understandable and well taken; although it would be wrong to say that municipal governments themselves are, in fact, the culprits who have created the roadblocks. The actual fact is that, with the best will in the world, municipal governments, large or small, urban or suburban or rural, have found themselves caught up in a situation, not of their doing, which prevents them from being anything else but a bottleneck with respect to most of the matters complained of.

Before dealing with these matters it would perhaps be useful if there was on the record some background data aimed at throwing some light on the reasons why municipal governments have become, in a sense, to the extent