

what we think is the need of the family in the way of a perfectly fitting environment for normal development of the family. If you consider apartment house construction you will find that the cubic foot cost is much lower but you are supplying to the family a much smaller cubicle in which to live, and most of the time no outside life, no life in the parks, no communal facilities, while on the other hand, in the single type dwelling, you give access to land around the individual house. When you compare the monthly instalments with the rentals, you will find that most of the time they compare favourably in favour of the individual house.

Senator WALL: In other words the question I was raising is the possibility of a choice. For instance, here is a low income person who may buy a house at \$10,000 away out some place, or he could buy for a comparable price a suite in a co-operative development. I do not think that that multiple co-operative idea has ever been developed in Canada to the extent that it should.

Mr. JOUBERT: That is a fact. It could be worked on to see what could be provided for the low wage earner in that regard, but we would have to understand that the co-operative movement would involve co-operative ownership in, necessarily, co-operative buildings. There are co-operatives engaged in co-operative building, which is an entirely different undertaking. This co-operative proposition should be studied thoroughly because it may be the answer to many problems.

Senator WALL: Let me put it on a personal basis: it is conceivable for you to build a 25-unit apartment building, as entrepreneur, and then sell suites to people?

Mr. JOUBERT: Yes it could be done. It is done in luxury apartment houses, where individual suites are sold, and I do not know why it could not be done for low cost suites. On the other hand, you mentioned distances, and in that regard one must be careful, because when you speak of apartment houses you generally speak of buildings close to the centre of cities but that does not mean necessarily that a person living there would be living close to the place of his work. Sometimes the low wage earner has his place of employment quite distant from the centre of the city, and would probably have to travel as far as if he lived on the fringe.

Senator METHOT: Is it not a fact that in our part of the country municipalities are reluctant to provide services in the way of watermains and sewers to lands because they know that there are facilities which serve lands close to the city. Take for example Cap-de-la-Madeleine. There we have large properties where housing can be built but instead of builders building on these close in properties which are serviced they prefer to develop land which is five, six and even ten miles outside the city, on land which is very far distant from the industries. My question is that don't you think that if we were to urge the Government to provide financing to build such water and sewer services to these outlying properties that we are going to increase our difficulties rather than diminish them.

Mr. JOUBERT: I mentioned, that such developments should be governed by carefully studied development plans.

Senator METHOT: Do you not think it is time a decision was made on this? Take Cap de la Madeleine, for example, where they are going out three, five or six miles from the city when there are properties to be built on right at the door of the factories, but they are speculating on the land.

Mr. JOUBERT: I do not exactly know the situation at Cap de la Madeleine.

Senator METHOT: At Three Rivers and at Quebec City it is the same thing. Do you not think that in providing more serviced lands you are increasing the problem rather than decreasing it.