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Under such programs, the Federal Government is ready to pay part of the net cost of acquiring and clearing a redevelopment site and a substantial part of the cost of constructing and operating rental dwellings for former residents of the area.

It is paradoxical that we have discussed, in this Committee, the shortage of serviced land at a time when hundreds of acres in our major cities are occupied by run-down, substandard and decayed dwellings. Like a vicious disease this blight is spreading. It does not stand still, it will not stand still and it will not shrink by itself. Admittedly, little blobs of redevelopment are appearing in our cities every day. Every time private interests pull down some substandard dwellings and erect an office block this, in itself, is an example of redevelopment. But if our cities are to become worthy of the standard of living which we have come to regard as our right, this redevelopment has got to be done by the concerted effort of the people, probably through their municipal governments.

The National Housing Act, in providing for assistance for urban redevelopment, is designed to allow local people themselves to control change in their cities. Once local initiative decides that slum clearance should be effected, the Federal Government is ready to help with both advice and financial assistance.

Considerable discussion has taken place during the Committee hearings on a subject which is exercising many of our minds—the subject of low cost housing. I should like to suggest that an equally important subject is "high cost housing". When I refer to high cost housing in this context, I am not thinking of the expensive dwellings which are gracing so many of our cities. It is my considered opinion that the term "high cost housing" can truthfully and logically be applied to the slums which infest every one of our cities.

Capital costs and capital values are not the sole measurement of cost. Walk through any of our slum areas in Toronto, Vancouver, Montreal, St. John's, Newfoundland, Halifax or Saint John, New Brunswick. Take a look at the inhabitants who dwell in them and take a look at the conditions under which they live. The intrinsic value of one of these dwellings may be measured in a few thousand dollars.

The true cost of the existence of that dwelling has to be measured in many, many thousands of dollars. The cost of the fire brigades, the cost of juvenile delinquency, the loss to the community due to warped mental outlook, broken marriages, disease, traffic congestion, welfare services, these are the more obvious costs to the municipal entity in which the slums exist.

The National Housing Act already contains facilities for providing assistance for clearing our slums. I should be grateful if you would bear with me while I repeat the sections and facilities which provide for just such assistance.

Section 16—of the National Housing Act contains facilities for the acquisition of existing property by private companies with a view to rehabilitating these properties and renting them at a low rent. Unfortunately, practically no advantage whatever has been taken of this part of the National Housing Act.

Of course, great advantage has been taken of the limited dividend provisions of this Section, but the item I have referred to has been almost unused.

Section 23—of the National Housing Act provides for federal assistance to municipalities in acquiring slum areas and clearing the sites. This is done, of course, with the full cooperation of the Provincial Government. The assistance given is 50% of the cost of such acquisition and clearance. The remaining 50% is expected to be provided by the municipality with or without the assistance of the Provincial Government.