

*National Housing Act*

There is a group that is entirely ignored in the present act. I refer to those people who are still single, namely bachelors, spinsters, widows and widowers. There is no provision for a collective home for that group of people. I think this group should have special consideration under the act. In Oliver, British Columbia, the citizens realized the difficulty in getting proper accommodation, especially under the National Housing Act. They therefore got together and devised a scheme whereby they would provide a home for the senior citizens, and one worthy of the name. I have a letter from the Oliver and district senior citizens' society in which attention is drawn to what they think the federal government should do to assist them. They say:

What we do ask is that the federal government should permit a grant or loan under the National Housing Act equal to one-third of the cost of building, that loan to be at a low interest rate and repayable over a long period. Three and a half or four per cent per annum could be termed a low interest rate as things stand today.

Then further down they go on to say that the community's share of this building is one-third, which is practically collected now and the provincial government is donating a third toward the building as a gift. The community feel that the federal government should at least come through with a third of the amount in the form of a loan at a low interest rate, but under the act as it stands there is no provision for that. I think this group of citizens should be taken care of, and I think the government is being let off the hook fairly easily when they have the provincial government putting up a third, the community a third, and they are only asked to lend a third. I suggest to the minister that the plight of the single people of Canada be given consideration.

Under this scheme in Oliver they will have a housekeeper. The unit cost of looking after the old age pensioner will be considerably reduced because he will be in one building, with one heating system and one system of operation—cooking and everything else—instead of about 20 separate little shacks or separate homes in which they live at the present time. Not only would their cost of living be cheaper per individual but it could be a real blessing for these people, because some medical care would be given to them. They would enjoy home comforts. More than everything else, what old people need is companionship. Such a home would provide companionship.

I listened to the hon. member for Vancouver South mention something similar that was already in operation in Sweden, where rent is \$4 a month. If they can do that in that part of the world, I am satisfied that we

in Canada could do something similar. But here is a start at little cost to the government; in fact it is at no cost at all. It merely means changing the act to allow a loan to be made to this co-operative community effort. It is a non-profitable organization. The profits that accrue, if any, go back into the home in the way of comforts and a better standard of living.

I think this is an ideal way for the smaller towns of Canada, whether they are in British Columbia or in Ontario, to house these people. I believe we should encourage community efforts of that type, where a community shows the initiative of getting the idea, getting the funds, and shows a real sympathy for their old people and a desire to provide them with a decent home. I know the municipalities will help, but they are hard-pressed and there is a limit to what they can do. Hence in the case of Oliver the municipality has turned the matter over to the citizens, and they are taking the part that is normally taken by the municipality. I would urge the minister to consider changing the act in order to provide that loans of that type could be made available to these communities.

The other letter to which I referred comes from the reeve of Summerland, a very prosperous little town in British Columbia and similar to several other towns in our province. We are not seriously troubled with blighted areas. Probably the towns are too new for that. We have small areas that we tabulate as blighted areas; nevertheless, there are areas that could in time develop into blighted areas if we do not prevent their growth. To this end the government could give substantial help directed toward seeing that proper town planning is carried out, and that funds are available to carry out those plans.

In the case of Summerland there is an undeveloped area that can be bought fairly cheaply and developed at a reasonable price, provided the facilities are available such as water, light and so on, which the municipality would be obliged to supply. That is the problem with respect to the municipality taking part in this scheme. They are hard-pressed for money, and unless some help is given them they cannot take part in it.

I should like to read part of what the reeve has to say. They are hoping to get enough money to develop domestic water, which will be a self-liquidating project, of course. At present if they served this district with water the cost would be prohibitive and they could not afford to give the service. But if, as he points out, they were able to borrow