

National Housing Act

allow municipalities to build homes for the aged under the winter works program.

This could be done, Mr. Speaker, instead of wasting 75 per cent of that money on men doing pick and shovel work in frozen ground or cutting down tree branches along roads, or some other useless work. Then something useful would be done, capital would be created for Canadians and some of our citizens would thus be able to live in decent houses. It would also be an asset for our society. The same thing could be done in many other fields. But since we are talking housing, I am taking the liberty of making some suggestions to the minister because they will be heeded. I know that the minister is a courageous man and a man of action and that he will take into consideration the few suggestions I had the honour to submit to him.

[*English*]

Mr. Norman Fawcett (Nickel Belt): Mr. Speaker, I do not intend to delay passage of the bill by a lengthy speech but I would like to deal very briefly with the new section 36G. Perhaps the minister could answer a question later which I will put to him regarding a situation that exists in various parts of my riding. In order to make myself clear I think I should go into some detail. In some parts of my riding numerous small subdivisions have sprung up over a large area and have mostly been financed by N.H.A. loans. Some of these subdivisions have not been able to receive more loans because of the possibility of water pollution or contamination from septic tanks. I would therefore like to ask the minister whether the building of small subdivisions over a large area is under federal control in view of the fact that money for loans is granted under the N.H.A.

As the situation now stands it is practically impossible to provide proper sewage in these localities because of the great area which they cover. To stop the development of these subdivisions at present seems to be like locking the barn after the horse is stolen but at the same time I can quite well understand why they should be stopped. Perhaps before the subdivisions are approved more emphasis should be put on planning. The locality should be examined and an estimate made as to whether sewage disposal can be provided in an economical way at some later date.

Another fault which I find in many of these subdivisions is that a great number of the lots face right on to a busy highway. This has

resulted in many unnecessary accidents. I admit that in the last few years many parallel access roads have been built and this has eliminated some of the problems.

As far as new section 36G is concerned I should like to tell the minister that formerly I was a member of a municipal council which took advantage of the provisions of the act to assist in providing proper sewage facilities for the municipality in which I live. I certainly appreciate the value of this section and I am happy to see that it will be improved further.

That is all I wish to say on this bill. I will be grateful if the minister can indicate to me whether there is any federal control over the opening of small subdivisions scattered over a large area. I realize that the provincial and municipal authorities should bear the main responsibility in this matter.

Mr. Colin Cameron (Nanaimo-Cowichan-The Islands): Mr. Speaker, I also do not intend to keep the house on this matter for very long but I am impelled to take part in this debate because of some of the evidence which has been given to us in the committee on finance, trade and economic affairs. I would recommend that the minister attend some of these hearings so that he may hear less optimistic views about the availability of credit for house building in Canada. I can tell him that the witnesses from the banking community who have appeared before us have displayed very muted enthusiasm for enlarging their operations in this particular field.

I also think that the problem of housing is part of a much larger problem. This fact has also come out at our hearings in the committee on finance, trade and economic affairs. The main problem is the misallocation of resources. Of course it is not possible for us to have an adequate housing program so long as we permit, on the basis of our touching faith in the folklore of free enterprise, the building of unnecessary high-rise luxury apartments, redundant shopping centres and, in my part of the country, redundant pulp mills.

During the hearings before that committee I asked the governor of the Bank of Canada whether he felt it was possible to counteract this misallocation of resources by monetary measures. I was told quite plainly by him that in his view this is not possible and that the only way to re-allocate these resources is by fiscal measures, which of course is another way of saying by government taxation policies and public investment. I think we shall eventually have to face the fact that if we hope to spend our available capital in those