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The precise methods of assistance should be carefully studied. Loans at favourable interest rates to the municipalities for approved projects might provide the relief needed to get many essential projects started and thus to accelerate construction of housing.

If one of the results of federal financing would be to encourage more careful long-term planning of such basic and expensive projects as sewers, sewage disposal and water supply, surely no harm could be done. The planning of industrial siting and highway routing, as well as residential development, are all related to the lay-out of the "big pipes". Anything that will speed planning for the big pipes where they are needed may set off a chain reaction that could bring about the much-needed regional planning of all such basic urban facilities—to the vast benefit of many kinds of private construction and private investment as well as the municipalities themselves.

Thank you, Mr. Chairman.

The Chairman: Thank you very much, Mr. Beecroft. Now, gentlemen, there will be an opportunity to question Mr. Beecroft.

Senator Reid: How would you get around the difficulty of financial assistance for the development of sewers and water mains on new properties by the federal authorities or the provincial authorities, as outlined on page 8 of your brief? Speaking from experience in municipal affairs, I would say that would raise quite a problem and stir agitation in the minds of most of us who are paying the whole shot for water and sewers. I am just speaking of it as a practical problem. I know what we are up against.

Mr. Beecroft: Mr. Chairman, my answer to that would be that if the job has to be done in future, even if it makes some of us jealous because we did not have this kind of a system out of national revenues at an earlier stage, it still has to be done; we have got to turn over a new leaf some time and do this the way that is most effective.

Senator Reid: I have another question, referring to page 4, where it says:

"It is probably safe to predict that, of all the housing we have produced in the post-war years, it may not be the rental housing which will become slums of the future, but rather the monstrous subdivisions of box-like single-family homes built on grids, without benefit of either architect or town planner."

Now, I draw your attention to the fact that I think there were about twelve housing "outfits", if I may use that term during wartime years, which built single-family homes, and it was said that they would all be slums. They have most beautiful home sites around the city of Vancouver today, each having a beautiful garden, and all built in one group as wartime houses. It is not the houses that are built which bring about slums, it is the people themselves.

Senator Burchill: Coming back to page 8 of the brief, may I ask this question: Is it not so that Ontario through its water Resources Board provides capital assistance on water and sewerage costs based on 30-year amortization plans?

Mr. Beecroft: Mr. Chairman, I am not in a position to answer that, I am sorry. I do not know the Ontario legislation.

The CHAIRMAN: Perhaps we can get the answer to that interesting question from Mr. Hodgson.

Mr. Hodgson: The Ontarió Water Resources Board does make financing available. This organization was created in 1956, and is just getting underway. I understand today its total commitments have been relatively small, and have been for the most part confined to the small municipality short of funds with severely limited borrowing powers, which otherwise could not install services