

attack can be made on the housing situation in a whole urban area and it will be possible to devise an overall positive program, looking to the senior levels for assistance on planned projects.

### *Senior Citizens' Housing*

Would it not be desirable to study carefully the possibility of integrating old peoples' housing with many of the large rental projects (both public and private) which we expect to see in the future?

There is a great backlog of need in this field, and it will be a tragedy for the nation if, in building homes for senior citizens, we continue to zone them out of a natural relationship with other age groups. It is surely not beyond our ingenuity to plan lay-outs and methods of financing for mixed residential development.

One of the problems in housing the elderly is to make some provision for periods of hospitalization and nursing care or supervision. Simple provisions for hospitalization in such projects might take a considerable load off the public hospitals. Is it not possible that the federal and provincial governments could make outright grants for these non-self-liquidating features of housing for the elderly, leaving the strictly housing features to be handled as at present under the N.H.A.? May I emphasize that this would be direct aid to the elderly and might reduce the need for further increases in the basic pension. It is not sufficiently clear to the public in this country that, *under conditions of housing shortage*, increases in cash pensions may be absorbed to a large extent in increases in rents in existing, inadequate housing.

Possibly the federal government could also consider greater assistance to non-profit societies building the limited dividend type of accommodation. There is an extraordinary discrepancy between the federal assistance available for senior citizens' housing under Section 36 (public housing) and when built under Section 16 (non-profit housing). Under Section 36, the Federal government can contribute 75% of both the capital cost and the operating losses, while under Section 16 it merely makes loans available at or near cost. Could there not be a federal matching of provincial grants up to a given percentage of the capital cost? This might encourage those provinces which are not already doing so to give assistance to this type of housing and would take some of the weight off the charitable organizations. Up to the present most of the burden has fallen on the charitable organizations because the federal government has only been prepared to accept a limited proportion of old people in public housing projects.

Another big problem in old people's housing is to reduce the cost for single persons. N.H.A. financing is now only available for self-contained units. For the many single pensioners, shared plumbing facilities and the reduction in floor areas may be quite satisfactory and would bring rents within the means of the single old person without heavy subsidies.

Financing of Trunk Sewers, Sewage Disposal and Water Mains: Since the cost of serviced land is one of the main obstacles to the construction of low-cost housing, a basic remedy could be provided from the federal level through financial assistance to municipalities in connection with the "big pipe" projects for water and sewage.

I know that this has already been proposed to your committee, and I want to endorse it heartily on behalf of the Community Planning Association of Canada.

This would no doubt require an amendment to the National Housing Act. (Under the land assembly provisions of the N.H.A., federal financing can be made available only for local services.)