

as more fluid market for any type of house, and helping create the market also means consultation with different regular bodies like lenders and builders.

Senator CRERAR: Of course, your association is naturally interested in building houses?

Mr. JOUBERT: Yes.

Senator CRERAR: That is the way you make your living, is it not?

Mr. JOUBERT: Yes.

Senator CRERAR: May I suggest that your viewpoint may not be altogether unprejudiced?

Mr. JOUBERT: Of course it is prejudiced in favour of the building of houses, but we have a very strong point on this matter: we think we cannot recommend to the individual to build his own house, any more than we would recommend to any man to build his own "Ford", because we cannot achieve mass production that way, and there would be false economy. We have seen it happen very often that when the labourer builds his own house, if he is skilful he will succeed, but sometimes at the expense of his own health, and sometimes he could have made more money in his own field than building his own house. That is a very strong point we make.

Senator CRERAR: In the concluding paragraph of your brief, you say:

"The issue of housing is a big one. How can we best provide on a long term basis with efficiency and economy, the housing which will be required by future generations?"

Is it your responsibility to build houses now for future generations?

Mr. JOUBERT: Well, we think that this is a field where much thinking has to be done in advance. The provision of land is a very difficult problem, and a builder must plan for many years ahead in his operation. Maybe we are extending it a little by saying "future generations" in the plural!

Senator CRERAR: Your proposals would mean, by this substantial expansion, the use of Government money? Who would provide the money for servicing, for instance, of sewers and water mains, and all that sort of things?

Mr. JOUBERT: Well, this matter of servicing is a matter of stock piling.

Senator CRERAR: Who would do the stock piling?

Mr. JOUBERT: The stock piling may be done by the municipality, provided it had appropriate financing plans which would help shelve such services. Most of the speculation that has been done is on serviced land. We all know Canada is large enough to hold any development, but when we talk of shortage it is not on raw land, but on serviced land.

Senator CRERAR: Let us proceed with that for a moment. That would mean that the assistance would have to be given by cash loans to a municipality, or by guaranteed bond issue?

Mr. JOUBERT: Most probably by guaranteed bond loans.

Senator CRERAR: Have you any other method you would suggest?

Mr. JOUBERT: No, because any municipality in its administrative affairs is by definition short of money. It has to pass a by-law to get the money, and when the municipality reports to the Municipal Affairs Commission, or to brokers, on its financial position, it has to show it is worth so much, and it may borrow so much to a very definite use. That is what we call hand-to-mouth financing for regular developments; but we find areas that could be provided with mains, and deflate land prices in that way. We think that the Municipal Affairs Commission in the different provinces, and brokers, would not readily agree with the municipality in investing a little more than is required for the annual needs, and that is where we recommend that a special plan could be worked on with the three levels of government, so that the municipalities could