

Senator CRERAR: Is there a possibility that we may get too many houses?

Mr. BEECROFT: There may be a real possibility of getting too many houses in certain places or in certain economic categories.

Senator EULER: You may more than close the gap in some places, while still leaving a wide gap in other places.

Senator CRERAR: Supposing you close the gap in a city like Montreal, and conditions change, as they always do, and Montreal finds itself with a surplus of houses which it can't rent or sell, who bears the financial responsibility? In other words, with such a proposal you must be able to show how you can reasonably carry through financially the program you advocate, first, without running into the danger of inflation, and secondly, without burdening the taxpayer.

Mr. BEECROFT: Yes.

Senator CRERAR: I am sorry I was not present for the reading of the earlier part of your brief, but in glancing hastily over the brief it seemed to me there was a lack there. You put forward a fine theory but how are we going to carry it out? What is to be the financial responsibility? The municipalities say "We ought to have more housing in our municipalities but we can't afford it." Therefore they urge the provincial Governments to do it, and that has actually happened. The provincial Governments say "Well, our resources are limited and therefore we will push it over on the federal Government." But in the end someone has to pay for it. Now, who should pay for it? Should we build houses that will be a drug on the market, and consequently a liability for someone?

The CHAIRMAN: Senator Crerar, you will remember that this question came up before—the question on low-income housing—and I asked Mr. Beecroft to come here today and give us a talk on community planning. I also asked C.M.H.C. to send some officials here today to discuss this part of the problem, and I suspect they are prepared to do so. We have with us today Mr. Stewart Bates, the President of C.M.H.C., who very kindly came along himself, accompanied by J. S. Hodgson, Executive Director; H. W. Hignett, Executive Director; K. C. Joynes, Liaison Officer; R. T. Adamson, Chief Economist; S. A. Gitterman, Advisor on Construction, and V. C. Dale, Assistant Secretary, Canadian Housing Design Council.

I feel that the questions now being put to Mr. Beecroft are getting just a bit out of his field. He came here to discuss planning but when you come to the financial aspect of it I think we should have somebody else give evidence. Therefore, with the permission of the committee, I am going to relieve Mr. Beecroft of the responsibility of answering these questions and I shall ask Mr. Bates to come forward.

Senator CRERAR: In other words, you are going to ask Mr. Bates to explain Mr. Beecroft's brief.

The CHAIRMAN: No, I can't do that but I am going to ask Mr. Bates to answer your questions at some stage of the game.

Senator BURCHILL: Before Mr. Beecroft leaves I should like to ask him a question. Unfortunately I arrived late and I am not sure of the association he represents. Mr. Beecroft, do you represent a national association?

Mr. BEECROFT: Yes, a national non-profit citizens' association.

Senator BURCHILL: Where are you located?

Mr. BEECROFT: Our national office is here in Ottawa.

Senator BURCHILL: Have you branches in the other provinces?