

*National Housing Act*

some of his old friends, who assumed a certain responsibility during the last world war and yet who stood, in the mind of the hon. member, as idols, people who were leading their country to fascism and eliminating freedom—

**Mr. Caouette:** Let us hear something about Canada.

**Mr. Laniel:** Mr. Speaker, the Beauharnois-Salaberry region derived much profit from the National Housing Act, even though interest has to be paid on the loans. I believe that all hon. members of the house are grateful for the real impetus given by the National Housing Act in the field.

**Mr. Caouette:** Which put everybody into debt.

**Mr. Laniel:**—of housing from coast to coast since the last war. This we owe to the present minister as well as to all his predecessors.

Back home we have a large city with a population of 30,000—

**Mr. Caouette:** Thanks to Rouyn-Noranda.

**Mr. Laniel:**—Châteauguay, and it is precisely due to the fact that the federal government faced up to its responsibilities in the field of housing construction.

**Mr. Caouette:** Thanks to Rouyn-Noranda.

**Mr. Laniel:** There is a problem in one of the main cities in my county, namely Valleyfield, which is at present experiencing an economic boom thanks to Noranda Mines, Canadian Electrolytic Zinc Ltd., and other companies. At least one thousand new jobs—if not more—have been created over the past three years, Mr. Speaker, thanks partly to the Noranda Mines people whom the hon. member criticizes occasionally, but we are nevertheless profiting by it and we pay tribute to them.

Today, we must ask the hon. minister and the government to find other additional means to increase this assistance so as to fill the gap in housing which prevails in Valleyfield.

The greatest problem in our area at the present time is the shortage of skilled labour. In order to get this skilled labour we must cover the province and the whole country, go abroad even, but the great problem is finding shelter for these people, providing them with comfortable and attractive quarters; a place where a man would like to bring his family to live.

[Mr. Laniel.]

● (9:00 p.m.)

I think that the policy of the Central Mortgage and Housing Corporation and the National Housing Act should be amended to allow for greater participation in the construction of multiple family dwellings. At the present time, under section 40, the National Housing Act provides for loans made directly by Central Mortgage and Housing Corporation for the construction of multiple family dwellings or apartment buildings. But that is limited by internal administrative regulations; that is limited just the same to municipalities with less than 5,000 inhabitants.

When it comes to a municipality with 30,000 inhabitants like Valleyfield, which is in full expansion, more is needed than the initiative of individuals who decide, after a certain number of years, to build a single house. Public bodies, private corporations and individuals must take the lead precisely to increase considerably the total number of dwellings available for rent.

In that regard, I would ask the minister to consider section 40 of the act and possibly give a little more freedom so that the corporation, in particular cases, may allow loans to be granted to private corporations or individuals interested in building multiple family dwellings or apartment buildings.

In the legislation now before us, Mr. Speaker, loans have been provided for the purchase of existing houses. A little earlier, when the minister spoke, he failed to give clearly the maximum amount which will be put at the disposal of individuals who will be interested in buying such houses. In the halls, and here and there, there has been talk of a maximum amount of \$10,000, which I consider reasonable. But there has also been talk of a minimum amount of \$1,000 which will have to be supplied by the new buyer in order to make improvements or repairs to that house.

Personally, Mr. Speaker, I feel that a minimum of \$1,000 should at least be required. But I think that the maximum should be at least \$2,000, possibly \$3,000 or \$4,000. Under the National Housing Act, which provides a loan for improvements to buildings, an owner is now authorized to borrow up to \$4,000 for repairs. Therefore, if it was thought that the amount of \$4,000 could meet the average needs for repairs to existing buildings, I think that the same standards should be used to allow improvements which might go up to \$4,000 in the present bill. But it should not