

Supply—Public Works

those who earn more than \$5,000, where the National Housing Act does not provide any practical assistance.

As a matter of fact, I recently had the opportunity of studying a co-operative housing project in the north of Montreal, where this difficulty was encountered, in spite of substantial help from authorities of the city of Montreal. There was under the National Housing Act, no means of helping people with an income between \$3,500 and \$5,000 to enjoy low rental housing, and such an income represents the salary of the great majority of people in the larger cities like Montreal. In the United States, the housing legislation provides that whoever participates in a co-operative development may deduct from his income tax a certain part of the capital and interest he is paying for his house, or his accommodation. I believe this provision should be examined and similar legislation enacted in Canada, so that co-operatives might overcome this impediment in our National Housing Act.

We would then be able to help our citizens whose income is over \$3,500 and under \$5,000.

(Text):

Mr. Regnier: Mr. Chairman, I am very pleased that since last year Central Mortgage and Housing Corporation has been making an amount of \$500 available by way of additional loan for the construction of fall-out shelters. I think it is important to have statistics as to how many loans have been made in connection with fall-out shelters, how many dwellings have been provided with such shelters and what is the total amount of loans made for this purpose. If people are not interested in building shelters voluntarily with the assistance of a government agency, probably it might be advisable for the government to make provision for the construction of a shelter in every home for which they provide a mortgage. I think it is very important to know whether the voluntary scheme is working.

Mr. Walker: I will take that under consideration. I should like to reply to the hon. member for Nipissing by giving these figures. In 1960 C.M.H.C. direct loans numbered 15,404, with a total lending value of \$161,089,000. Repayments on principal only amounted to \$35.7 million. In reply to the other question as to the number of foreclosures, may I say that for approved lenders the number in 1960 was 31 and claims paid amounted to \$328,879. In 1961 the number was 86 and claims paid amounted to \$734,552.

Mr. Regnier: 1961?

Mr. Walker: Yes, and the number of claims pending in 1961 is 103. With respect to direct loans made by C.M.H.C., the number of foreclosures in 1960 was 97 and the claims paid amounted to \$1,058,785. In 1961 the number was 91 and the claims paid amounted to \$996,770. There are 46 claims pending.

Mr. Garland: To follow along the same line, with respect to the Elliot Lake area can the minister give a comparison of how many foreclosures were made in 1960 and how many in the comparable period in 1961 together with the dollar value?

Mr. Walker: Perhaps we could pass this item now and come back to that later. I will get that information but it takes a little digging up.

Mr. Garland: Thank you very much. Can the minister say whether there has been any change in thinking on the part of the government with respect to the compulsory insurance aspect of N.H.A. loans?

Mr. Walker: These things are always under consideration but there has been no decision to change our policy because we feel that from the point of view of contingent liabilities the fund is not excessive. Does that answer the question?

Mr. Garland: Can the minister tell us the total amount in that fund as of the last date for which figures are available?

Mr. Walker: We will get that information.

Mr. Garland: I have one further question. I have no wish to delay the committee but I wonder whether the minister can give us a report today on the progress that has been made on the urban military housing development at North Bay?

Mr. Walker: While we are looking up the information with respect to that question I will give the information concerning Elliot Lake. With respect to C.M.H.C. loans the number of claims paid from the mortgage insurance fund is seven and in the case of approved lenders the number is 72, making a total of 79. Mortgage insurance fund claims in process number one for C.M.H.C. and 94 in the case of approved lenders.

Mr. Garland: Was the figure of 79 for 1960 or 1961?

Mr. Walker: That was as of June 6, 1961, our latest figure.