

NATIONAL HOUSING ACT, 1954

BILL TO AMEND—FIRST READING

The **Hon. the Speaker** informed the Senate that a message had been received from the House of Commons with Bill C-241, to amend the National Housing Act, 1954.

Bill read first time.

SECOND READING

The **Hon. the Speaker**: Honourable senators, when shall this bill be read the second time?

Hon. John J. Connolly, with leave of the Senate, moved the second reading of the bill.

He said: Honourable senators, may I preface my remarks on this bill by saying that I am indeed most gratified to see that so many senators have found it possible to be present here this afternoon for this special sitting. This sitting had to be arranged as a result of the passage of this bill by the House of Commons after the Royal Assent was given on Thursday of last week. We all realize the difficulties involved in having honourable senators from distant parts come here in the existing airline situation, and I do thank those who have found it possible to attend this afternoon.

This bill deals generally with the housing situation in Canada. As it has developed in modern times, housing is an instrument not only of economic but also of social progress within a country. In a sense, too, it is a measure of economic and social progress within a country. It is important anywhere, but especially so in northern countries such as ours, where housing must be of durable quality and therefore an expensive item in our cost of living.

The problem of dealing with real estate and housing is an historic one, particularly in the development of countries in the northern hemisphere. "Landlordism" is a word which has a sinister meaning and many connotations. At one time it had a feudal meaning, when the lord of the manor owned all and the serfs worked for their keep and their housing, with no stake in the land.

With the coming of the Industrial Revolution there developed social phenomena such as the urbanization of countries, and with urbanization came slum development, land speculation and all manner of benefits and problems.

In the twentieth century the modern approach to housing has involved the establishment of efficient family units. Sometimes

these are single family units; sometimes multiple units, as in the case of the large high-rise apartment buildings in our urban centres. The development of housing has fostered industrial enterprise. It has involved the development of the skill of the engineer, architect, craftsman, tradesmen for heating, lighting, plumbing and all the amenities that go into modern housing. It has brought too the day of the real estate developer and the land speculator, sometimes for the good of the community. Many of these developments have been tremendously advantageous to our urban areas and, in certain cases to rural areas. Other developments have not been as altruistic.

In our society we have the builder who builds for investment, and here the relationship of landlord and tenant develops. We also have the builder—in growing numbers, I hope—who wants his own home and bring up his family in it. This involves not only the acquisition of land but also the erection of a building. It involves the getting of a deed and perhaps the arrangement of a mortgage. But, generally speaking, the objective remains the same as always, the acquisition of a home. The home is the unit of the social structure, and may it ever remain so.

In the country in which we live today we have virtually full employment. We have a rising demand for products of all kinds. We have a rising demand for housing of all kinds. This demand occurs primarily because our population is growing in the normal, natural way. The demand is also growing because of increased immigration under policies fostered by various governments. It is growing as a result of the shift—the unfortunate shift—from rural to urban living. We must always be conscious of this shift because of its importance, first to our agricultural industry and, secondly, in respect of the provision of food having regard to the desperate shortages in certain parts of the world, and thirdly, because, in my conception at least, the home in the small town and on the farm is indigenous to Canada, and an institution that is well worth preserving to the fullest extent possible.

Within the building industry there have been many manifestations of economic development. There are heavier demands for capital in our expanding economy than we have ever experienced in history. The cost of money for the development of enterprises of all kinds, both private and public, has been rising. An interest rate that is too high of course very seriously affects the homeowner,