

National Housing Act

things, and will introduce the type of amendments that are necessary in this act in order that the needs and desires of the people may be met.

(Translation):

Mr. Bourget: Mr. Chairman, I do not propose to talk very long on this resolution. However, I should like to take this opportunity to congratulate the Minister of Public Works (Mr. Green) for the magnificent outline he gave us of the housing situation. I am glad also to point out that the minister has kept the matter on a high plane, and I believe that members who took part in the debate so far have also tried to keep their remarks on the same level. In my opinion, Mr. Chairman, this attitude indeed shows that hon. members realize the importance of the problem, both from an economic and social standpoint, and I believe it can be said that all parties here have always favoured the adoption of measures designed to improve the housing situation in this country.

I should like also to underline the splendid work done by the officials and employees of the Central Mortgage and Housing Corporation. From 1953 to 1957, I had the opportunity of working in close co-operation with them and I was in a position to notice their devotion and diligence in the exercise of their duties. I hope the minister will not begrudge my saying that they deserve much of the credit for the success of their work.

As I said a moment ago, Mr. Chairman, I do not propose to talk very long, because I already had the opportunity in December 1957 and May 1958 of making some remarks and suggestions about that matter, and I feel that the remarks and suggestions I made at the time still apply.

Of course we appreciate the results obtained last year, when the housing starts reached 164,000, i.e. 19 per cent more than the record high of 1955, when the housing starts had reached 138,300. However—and I say this in all sincerity—in spite of the minister's good will, I feel that, even though more funds were made available and minor changes are embodied in this resolution, so far the National Housing Act has not answered the main purpose contemplated when it was enacted, that of providing decent homes for all Canadians.

In fact, in a report prepared by the Central Mortgage and Housing Corporation for the

third quarter of 1958, entitled *Canadian Housing Statistics*, the following remarks can be read on page 6:

There has been very little change in the level of income of borrowers under the National Housing Act, in the third quarter of 1958. The average income of insured loan applicants was \$5,862, roughly \$700 more than the average income of applicants under the loan program for the construction of low-price housing. Family income exceeded those amounts by \$500 to \$600.

The average cost of houses bought by insured loan borrowers was \$14,937. Under the loan program for construction of low cost housing, the average cost of a house was \$13,519. In both cases, the average down payments were \$3,392 and \$2,363 respectively.

Thus, Mr. Chairman, the C.M.H.C. says that houses bought by holders of insured loans cost an average of \$14,937, while under the loan program for the construction of low cost housing, the average cost of a house was \$13,519. As I said earlier, the average down payments were \$3,392 and \$2,363, respectively.

So, Mr. Chairman, the average income of borrowers under the loan program for the construction of low cost houses was \$5,162 and the average cost of houses of this type was \$13,519.

That is why I asked the hon. minister, when he introduced his motion to the house a few days ago, how a man earning \$3,000 and even \$3,500 a year could take advantage of the present legislation. True, the price may vary according to the site and size of the house, but in a city like Levis, for instance, which is in my constituency, I think I can state that it is very difficult,—as experience has proved,—to build a house for less than \$10,000. I could give additional evidence of this.

Mr. Chairman, may I refer again to the C.M.H.C. report for the third quarter of 1958, under the heading: "Housing statistics in Canada," and more particularly to page 30 of that report where I find table No. 51, entitled "Price of houses financed under National Housing Acts" and to the third column under the heading "Third quarter 1958, loans for low cost housing".

I find that only $\frac{1}{2}$ of 1 per cent of these houses cost between \$8,000 and \$9,000; that 1.9 per cent cost between \$9,000 and \$10,000; and that 5.3 per cent cost between \$10,000 and \$10,999. And reading down that column, I find that the cost of the majority of those houses was between \$11,000 and \$15,000.

This goes to show, Mr. Chairman, that I was right in saying that, even for urban low cost housing—and I gave as an example the