

Housing

to find housing, jobs, contentment, peace and happiness, for which they are looking to the government for leadership and direction.

• (5:20 p.m.)

[Translation]

Mr. Henry Latulippe (Compton): Mr. Speaker, it is for me a pleasure to make some remarks on the problem of housing. That matter closely affects us and every one, in my opinion, should make a point to find solutions to it.

That problem may be overcome. It is essentially financial and may be solved rather easily for, in our beautiful Canada, there are building materials, engineers and land available to build houses. Unemployed people only want to get work. Houses could be built and, at the present time, the means for doing so are not adequate.

Any individual, any human being, any head of a family wants to have his own home. The first concern of the human being is a decent home and, as the one who spoke before me said, something to eat. That is what every Canadian wants, and Canada could provide that to the people, because it has the means to do it.

Canada has everything necessary to build houses. We build homes with the money our financiers are willing to make available to the Central Mortgage and Housing Corporation and other agencies that lend it at exorbitant rates, and this is harmful to human development. Many people, because of the rate of 10 per cent, do not even consider building a house. Those who can afford it—this has been told over and over again, statistics have been given in this regard—are those who earn an income of at least \$10,000 per year. A great number of people in Canada do not earn \$5,000, or even \$3,000 at the present time. Therefore, they cannot afford to build a house.

As to the governments, they do not see any other solution than building sky-scrapers, multiple dwelling houses, which will be rented at the moderate rate, according to them, of \$150 or \$200 per month.

But a labourer who does not earn \$3,000 or \$5,000 a year is unable to pay this kind of rent. Yet, it is suggested they are moderately priced dwellings. They are built because it is the only way available to the lenders to make 10 per cent profit.

The housing crisis is due to the harmful way this system operates and the minister

[Mr. Alexander.]

who resigned became aware of it. As former Minister of National Defence, he did not have any difficulty in financing his department. He had his own budget and the money was always available for the purchase of guns and tanks, airplanes and so on.

However, he was given the responsibility for the Department of Transport which includes housing.

The minister, with all his good intentions, toured Canada. He then realized what were the people's needs. He found that people were terribly destitute. He requested that a report be prepared. He came to the house with that report in his hands. He asked the government to reduce the 11 per cent tax on building materials. He even asked that it be abolished. He demanded that the interest rates be reduced.

The Minister of Finance (Mr. Benson) took the floor and said: We are unable to reduce both the tax and the interest rates. Such items must help the capitalists above all.

Capitalists must make excessive profits and then all kinds of expedients are resorted to in order to exempt them from taxes. They are visibly getting more numerous. In fact, the present system is ideal for high finance to make billions at the people's expense.

At the present time, 95 per cent of the houses already built are subject to the capitalists' interest rates. Very few are free from excessive mortgages and it still intended to take advantage of the human being.

Mr. Speaker, the helplessness of the government which faithfully obeys finance makes its action inadequate in the housing field. It is not by constantly enriching the wealthy, by enlarging the gap between the poor and the rich and preventing the people from being properly lodged—even if there are some dwellings—that the human being may recover his strength. We know that this is where the family blossoms out and where are moulded heads of families who can work who will become the builders of the country. But if we have no houses to lodge them, we will not even have builders for the country but only a group of slaves or downcast Canadians.

The present policy of the government is to lend money at 10 per cent interest and to extend the repayment period. The Central Mortgage and Housing Corporation presently allows 30 years to repay a house and the intention is to extend the period to 40 years.

I believe it was the leader of the Ralliement Cr ditiste who earlier gave the example