

*National Housing Act*

quality of houses in a given area, and so forth. How can a government consisting of intelligent people, how can the minister who claims to be practically intelligent, expect private enterprise to step into a certain loss by building houses under those conditions? The minister might just as well count private enterprise out, until he builds up a situation in which private enterprise has a chance to succeed. The government's policies have warned or driven off private investors from housing, and private enterprise will not be easily reassured.

What shall we do in this emergency? I say that we might as well count private enterprise out, not because of any weakness in private enterprise but because of weakness in the government's way of managing this nation.

First as an emergency measure we must resort to public enterprise, using subsidies freely until the people are provided with suitable houses and until venture capital in this country can regain confidence. We may have to have community-owned and operated homes, large apartment houses such as they have in Stockholm, Sweden; because housing has now become in effect a public utility. A public utility is something which the public must have; if private enterprise cannot supply it, public enterprise must.

An hon. MEMBER: Are you advocating socialism?

Mr. BLACKMORE: No. I point out to my friends of the C.C.F. that the conditions which they have supported have rendered it impossible for private enterprise to succeed, and now they are foolish enough to blame private enterprise instead of the system which prevents it from working. If the C.C.F. would only take time to think this thing through they would stop blaming private enterprise and put the blame where it ought to be—on the financial system.

Second, we must endeavour to encourage the pioneering spirit and individual resourcefulness among Canadians until we have revived private enterprise. This principle should be laid down that every man in Canada should own his own home or should have the opportunity of being able to own his own home. If he has not that opportunity, then it is the business of the governments of Canada to change their system and see that he has. In the old days our fathers used to hold housing bees to build houses for the newly married couples. They realized that there was a certain amount of community responsibility for setting up young people. Why should we not have community effort today to help young people get started?

[Mr. Blackmore.]

Third, we must change our system of public financing to remove the intolerable burdens from the backs of would-be private providers of housing. I have indicated what these intolerable burdens are, and I shall not go into them in detail now. But they must be removed.

I would like to see the minister introduce a new housing act, because this one is so tragically inadequate, to meet the situation. This act provides for the building of houses for only those who do not need houses provided for them, and neglects seventy-five per cent of our population who simply are unable to get the houses the government are undertaking to build. I propose therefore that a new housing act be introduced, and I suggest to the minister that he take that suggestion into serious consideration. I would call this new measure "An Act for Enabling the Rehabilitation of Canadian Housing". I would like to see in it provisions for, first, honeymoon houses; second, cradle-roll houses; third, senior citizens' housing, and fourth, housing for the financially underprivileged throughout the land, who number hundreds of thousands.

Unless definite provisions are made to remove the difficulties which surround these four groups I have indicated, then it is hardly worth the time of the house to discuss the housing act.

What should be the methods of financing on the part of the government? There are several different methods, but I would suggest these. The government might lend to needy people who are willing to build houses or to buy, and it should subsidize so as to enable them to buy and have houses at reasonable rates; the dominion should provide money through the Bank of Canada, lending through one or other of the chartered banks, one of the banks being selected for each given area.

I would suggest that the money so provided be interest free, that the principal be amortized at the rate of five per cent per year over a twenty-year period, and that a service charge be made for covering the loan, which would amount to two per cent per annum.

Of this service charge I would suggest that the dominion pay  $1\frac{1}{2}$  per cent and the province pay  $\frac{1}{2}$  per cent. The provinces would be willing to do that, I should hope. It may be argued that such a thing has never been heard of in the history of the nation. Well, even if it had never been heard of, is there any reason why we should not adopt it? Radar had not been heard of until the last war, but it was adopted and was used with magnificent success. Why should we be so much afraid of trying to do something that has never been done before? We are faced with a set of circumstances never known before. Why not adopt some measure that has not been used previously?