

Trade and Commerce (Mr. Howe) to bring forth a subsidized low-rental housing formula which would be more effective than what the minister is now proposing. Every successive amendment on housing that has been brought into the House of Commons since I have been here has had the effect of consolidating the investment feature of those companies which lend money for housing purposes.

I realize that on second reading I should not refer to any specific clause, but I should like to comment on one provision which, it seems to me, is a breach of what the minister brought forward a year or two ago. Investors in house building were held to a maximum profit return of five per cent by the amendment which was brought in, I think two sessions ago. This bill contains a provision which will permit limited-dividend housing companies to exceed that five per cent return on capital investment, because they are to be permitted to retain the full residual value of the property after the loan granted by the Central Mortgage and Housing Corporation has been repaid.

It seems to me that the emphasis is being improperly placed. No more building will be carried on as a result of these various amendments than was carried on before. What we need is not a guarantee to the investment company or the builder of eight or more rental units, but to the individual whose income does not permit him to rent anything more than a shack in which to house his family. Such quarters are not suitable for the size and dignity of the average family.

This afternoon objection was raised by the hon. member for Ottawa East (Mr. Richard) to a discussion of housing conditions in Ottawa on the second reading of this bill. I should like to tell the house something of what has been done in my city. The hon. member for Rosetown-Biggan (Mr. Coldwell) has criticized the lack of sanitary facilities in many of the houses at present occupied across this country.

Regina attempted to the best of its ability, with some help from provincial and federal purses, to provide emergency housing, but that city has now reached the end of its resources. As a result of what was done, there has been created out of sections of what we thought was a beautiful prairie city what are no less than slums. In providing this emergency housing we built small two-roomed shacks, about the size of the ordinary garage or perhaps smaller than the garage in which the minister houses his car. These were made available to families that had no better place in which to reside. There was no such thing as running water or plumbing in those build-

ings. We live in a part of the world where the temperature drops to 40 or 50 degrees below zero, but for economic reasons and a lack of plumbing fixtures we were forced to build outdoor toilets fifty or sixty yards away from the shelters.

Mr. HOWE: Is the hon. member accusing the federal government of having built those?

Mr. PROBE: I tried to be explicit. I said that our own city had put up these shacks with the assistance of the senior governments. There was no other means of quickly housing the great influx of returned soldiers, veterans families and others. Regina tried to meet the needs with its resources, and we are thankful for the limited help we were able to get from the senior governments, which includes the minister's department.

The plea I make to the minister—I would get down on my knees if it would have any effect—is that we have not made an adequate start. I would like to mention one family that lives in one of these two-roomed shacks. The family consists of a man, his wife and at present there are three children. The mother is in daily expectation of having an addition of twins to the family, so that there will then be five children ranging in age from eighteen years down. The man is employed, but he has no alternative as far as housing his family is concerned. Canada does not have to do things in that way.

Since I have been here no man has been complimented more than the Minister of Trade and Commerce. Everyone recognizes the skills he possesses and has paid I think fitting tribute to him. But, Mr. Speaker, I dislike his bill. He will not be able to do the job as a result of these amendments. I am going to vote against this measure because it will not provide the housing that our people with low income desire and must have.

Mr. J. H. HARRIS (Danforth): Before this measure receives consideration from other hon. members, I should like to have the privilege, Your Honour, of paying my regards, respects and compliments to the hon. member for Brandon (Mr. Matthews), and I couple with his name that of the hon. member for Renfrew North (Mr. Warren) for the speech he made almost a year ago. Both of these gentlemen took a very broad view of Canada's housing accommodation, not only thinking in terms of those of us who find ourselves crowded in urban centres but bringing into the equation also the people in the rural communities who, as so many