

*National Housing Act*

areas which we consider to be valuable and useful from a social point of view we cannot rely on the market place to make provision for that. We cannot rely on the traditional method by which available capital is allocated in our society because when it is allocated purely on the basis of profitability such things as public housing tend to be very low on the list. I think we should first of all agree on some social goals, and I would think the minister and perhaps all of us here in this chamber would agree with the social goal of ensuring that every one of our citizens is decently housed. Of course most of us would admit that we are far short of reaching that goal.

The point I wish to make is that if we wish to reach that goal we must adopt other methods than the ones we have applied hitherto. It is perfectly obvious that we will not be able to rely on traditional allocations, and public investment in housing seems to me to be in fact the only means by which we may perhaps improve our present housing situation.

It is interesting to note that in the last two or three days two articles have appeared in the Toronto newspapers concerning a meeting of architects, sociologists, psychologists and educators with regard to housing requirements. At one of these seminars a suggestion was made that our present approach to housing does great violence to human values. There were suggestions regarding new methods of arranging housing units and housing complexes which might overcome this inadequacy. I believe that if we hope to have imaginative projects we should not rely on private enterprise to lead the way because such projects in the first instance would be of doubtful profitability.

● (9:40 p.m.)

Another sacred cow in our society that needs to be prodded is the idea that there is something virtuous per se in home ownership. We tend in North America to classify home ownership with motherhood, patriotism, and things like that, but a moment's reflection will show us that owning a home is an undesirable and uneconomic way of obtaining housing. For one thing, when the young couple that the hon. member for Vancouver-Kingsway (Mrs. MacInnis) referred to, start their married life they have different requirements from what they will have ten or 15 years later. Their requirements at the beginning are about the same as the requirements of those who are at the end of my generation. All the arguments

[Mr. Cameron (Nanaimo-Cowichan-The Islands).]

seem to be in favour of adequate rental housing in Canada.

Another seminar reported in the paper stressed the idea that it was not necessary to have crude or unattractive rental housing, lacking in variety and design, but that it is quite possible to build rental houses that are attractive, individual and satisfying in design. I hope that the minister has considered the desirability of presenting to his colleagues the necessity of their using fiscal policies in order to provide housing for the Canadian people, without relying on what I must confess seems to me a broken reed. I am sure the minister would have been dismayed had he heard the representatives of the financial institutions of this country giving evidence before our committee. It was obvious that housing the Canadian people was the least among their interests. That is natural enough. They are not in the business of providing housing. They are in business to make money. As things are now housing usually is not a profitable enterprise, and that applies particularly to housing for those sections of the community needing it most. I again stress that our housing crisis, and it is a crisis, is a symptom merely of an overriding crisis in our society. It shows up an inherent fault in our present economy.

The fault in our economy lies in the misallocation of our resources, human and material, a misallocation of resources enabling people such as the Minister of Finance to say boldly that our economy is overheated and that we have reached the limit of productive capacity. When the Minister of Finance says that he does not consider the make-up of our gross national product or the possibility of deploying our work force more efficiently to enable us to produce a wider and more socially valuable range of goods and services in our society.

Finally, I want to comment on the suggestion of the hon. member for Fraser Valley (Mr. Patterson). I expressed regret that the minister did not attend the hearings of the committee on finance, trade and economic affairs. I also regret that the hon. member for Fraser Valley could not attend those hearings because he would have realized, I think, that his proposal that the government use the Bank of Canada to turn out the funds needed for investment, and in some magic way make available more credit for operations in the economy such as building houses, would not work. The hon. member would have realized that a dollar is a dollar is a dollar and it does not matter how it is produced. In our economy