

National Housing Act

removing their blighted and substandard areas and putting them to better use.

I am also pleased that the bill provides that the administration of the National Housing Act will pay one-half the municipality's cost of acquisition and clearance as such costs are incurred, rather than waiting for a long period of time. This removes a considerable burden from the municipal authorities who enter into a scheme like this.

In conclusion I might just say that I should like to congratulate the minister and those charged with the administration of the National Housing Act. May I say that their far-reaching thoughts by this bill keep the National Housing Act not only in step with the growth of our country but in particular with the growth of our cities as our country grows. Once again I feel that I can endorse it as very good legislation.

Mr. Knight: I should like to say a word or two on this topic, Mr. Chairman. I think it is a good thing in our modern society that more and more we are beginning to assume our responsibilities toward our older citizens. It is, of course, the fortunate fact that people live longer nowadays, but for that reason a problem is created in that there is a longer spell of, shall we say, leisure life which must be provided for. As to these projects that have been mentioned in connection with old people's housing, may I say that we also have some of them in my city and my province, and that everybody is extremely happy about that fact.

I think an important thing is this. When something is being done in the nature of a project of this sort, somebody must start it. There must be local participation. I think that local participation should be encouraged. It is a fine project for service clubs and people of that sort. With regard to private homes, of course the private individual puts up the necessary money that Central Mortgage and Housing does not put up and the matter proceeds. But someone must take the lead in projects of the type mentioned here by two or three of the hon. members who have spoken previously. I want to stress the idea that encouragement should be given to local participation so that people will go out actively to start these projects which are, as I see it, one of the greatest needs of our modern society.

I am going to suggest to the minister that there is a way in which he could encourage such projects. I do not know his own opinion about the matter. I do not know whether or not he considers that these are good things. I know we did have a bit of a struggle to get some of them started, or to have some of them considered by Central Mortgage and

Housing, but my suggestion is this. Where people are prepared on a local basis to go out and put up their own money through public subscription—let us say the Kiwanis Club come to me and say they want to get another of these homes for senior citizens started, am I prepared to give them \$100 toward this project—I think that money should be considered as a charitable donation and should be deductible for income tax purposes.

I know the minister may say, as many ministers have a habit of doing when you get tied up with two departments, that it is the responsibility of the other department. I am well aware that the Minister of Finance has to be persuaded about this. I think the minister to whom I am now addressing myself has a responsibility, being in charge of housing, for bringing some pressure to bear on his colleagues so they will endorse that particular proposition. I know that a definite attempt has been made, and I know that in my city we are lacking one of these homes for elderly people today as a result of the fact that the government has not seen fit to agree with that particular part of my argument. I think if the ordinary private individual, professional man or worker, is prepared to put up a couple of hundred dollars of his own earnings in order to benefit the community in general and in particular that section of the community which is unable to help itself, that man should have consideration and the donation should be considered as a charitable gift for the purposes of income tax deductibility.

I want to be a little careful about the word "charitable". I do not want it to be understood that anything we do for these senior citizens who, certainly in our western provinces, have contributed so greatly to the wealth of this country, should be considered as charity, if there is indeed any stigma attached to that word. I merely use that expression because it is the technical one in connection with deductibility for income tax purposes. I would plead with the minister to collaborate with the Minister of Finance to see if that could be brought about. I think perhaps it would solve to some extent a problem which has been in the minds of many municipalities, particularly the cities throughout the country.

I have heard Vancouver mentioned, and I am surprised if the hon. member for Vancouver-Quadra has found that his municipality is unable to get this type of loan. I am sure my hon. friend's information must be correct. Was that my hon. friend's statement, that in Vancouver he has discovered it is difficult to get money for this particular type of home?