

*National Housing Act*

recoil in horror from starting fresh ghettos should be repeated, as they will be by the minister's own admission, unless some change is made in respect of the housing projects now in process.

This morning I should like to touch very briefly on the other great sin of omission. I refer to the failure of this legislation to provide a program by which owner-occupiers of elderly down-at-heel houses can restore them to good condition. My colleague the hon. member for Greenwood (Mr. Brewin) dealt thoroughly and ably with this matter which affects people in the larger cities. While the minister says the bill will permit the upgrading of such housing stock as can be salvaged, this relates only to houses within urban renewal districts which by definition are already blighted, or substandard areas. What we need is help for small homeowners in areas threatened with blight but which are by no means yet decayed or beyond redemption.

What is required is legislation to provide preventive measures which can be taken by small homeowners and which will save the general taxpayer many dollars in the long run. To run over a whole area with a bulldozer is not the way to save the taxpayers money any more than it is the way to help the human beings who will be displaced and have to find other premises. We want to see measures taken outside these already blighted areas, in those areas which have not yet fallen into decay and blight.

Measures should be taken now to prevent the decay in the core of the cities. The Home Improvement Loans Act has failed to do this over a long period. It has been of service to those who could afford the loans, but not to those on modest incomes. In the words of my colleague the hon. member for Greenwood:

The total expenditure in 13 years for the whole of Canada on home improvement loans by the federal government amounted to \$2.3 million or \$177,000 a year, so the big talk of raising the ceiling from \$550 million to \$600 million means very little when you look at the real government contribution of only \$170,000 a year across Canada.

Then he concludes by saying that this is not a serious contribution to the solution of the problem.

What is needed now is a very substantial fund to provide interest free loans for older, moderately priced homes occupied by the owners. Such loans should be repayable when the house is sold or at the death of the owner.

[Mrs. MacInnis.]

It is because we in the New Democratic party are convinced that these two great gaps in the housing legislation now before us must be filled before there is hope of coming to grips with the most urgent housing needs of this country that I wish to move, seconded by the hon. member for Broadview (Mr. Gilbert) the following amendment:

That Bill C-192, An Act to amend the National Housing Act, 1954, be not now read a third time but that it be referred back to the Standing Committee on Health, Welfare and Social Affairs, for the purpose of amending it so as to provide more housing for lower income groups and interest-free loans for the rehabilitation of existing housing.

**Mr. Speaker:** Order, please. Hon. members will appreciate that the Chair may have second thoughts in connection with the amendment proposed by the hon. member for Vancouver-Kingsway (Mrs. MacInnis). I am worried particularly from a procedural standpoint by the suggestion that this bill should not be read a third time but be referred to a standing committee for the purpose of considering the provision of interest free loans for the rehabilitation of existing housing. This would appear to be a money provision. Hon. members may wish to let the Chair have their views, but it seems clear to me that this amendment implies the expenditure of funds which must be covered by the Governor General's recommendation. I have serious doubts about accepting the amendment and putting it to the house.

If there is no view expressed by hon. members, I would have to rule with regret that the amendment cannot be put to the house because it involves a charge on the public purse. This type of amendment cannot be moved by an hon. member without the recommendation of the Governor General which I understand has not been obtained.

**Mr. Knowles (Winnipeg North Centre):** She might have tried.

**Mr. Speaker:** Is the house ready for the question?

**Some hon. Members:** Question.

**Mr. Speaker:** Is it the pleasure of the house to adopt the said motion?

**Some hon. Members:** Agreed.

Motion agreed to, and bill read the third time and passed.