

National Housing Act

that we have a housing policy adequate to meet the needs of all Canadians. The minister mentioned the unfairness of some hon. members in quoting figures set forth by Professor Murray to indicate that one million homes are needed by 1970, and a further million for people in the lower income brackets. The record in housing so far indicates that if the present trend continues we shall fall far short of the objectives it is hoped to reach in 1970.

The minister no doubt appreciates that there will be a gap in the provision made for mortgage financing, with the banks entering this field only at high rates of interest. This increases the necessity for making direct loans as a means of helping people to raise the necessary money and take care of this problem. I trust the minister will give his full attention to these matters.

[*Translation*]

Mr. Gérard Laprise (Chapleau): Mr. Speaker, I should not like to let the debate on this bill go by without making a few remarks to the minister, especially with regard to the area I represent. I say area rather than district for the Chapleau district is almost considered a province; there is even talk of making an eleventh province out of it. For several years now, there has been quite a housing shortage in that vast area and it seems that the authorities of Central Mortgage and Housing Corporation have been loath to facilitate the granting of loans in that area.

Many applications have reached us from the city of Amos, and we have just learned that the corporation can no longer grant loans.

There are people at present who have to live in houses located eight, ten or twelve miles from the city. The husband must travel morning and night to and from his work. He wishes to occupy with his family, as soon as possible, a house in the city. But the Central Mortgage and Housing Corporation refuses loans, on the pretext that it does not have the necessary funds to meet the present demand.

I would like to ask the minister whether the increase of funds he asks for in this bill will enable the corporation to meet the demand coming from our cities, Amos, La-Sarre, Val d'Or, Malartic and Rouyn. I mention these because they are the most important in our area. I ask him whether this amendment to the act will enable the corporation to grant as early as this fall the loans

[Mr. Gilbert.]

required. I point out also to the minister that we have, especially in Amos, many young students who attend educational establishments in Amos. They come from outside and they need a place to live. It is customary in that city for young people to rent a room in a private house; this helps the owner to pay for his house, to meet his commitments without burdening his budget and even sometimes shorten the repayment period, thus reducing interest which is sometimes quite considerable. I therefore urge the minister to use his influence in order that the loans requested by that community may be granted as soon as possible and the building of these houses started as early as this fall, which will meet the present requirement.

● (5:50 p.m.)

I would like to make another remark to the minister concerning the models or plans of houses offered to those who want to build a house. I have noticed many times that most plans, which are prepared in advance, provide for one or two bedrooms—seldom three—and most plans offered are for houses much too small to meet the needs of families and accommodate our large families.

I therefore urge the minister to encourage architects, through competitions of all kinds, to present to the public a greater variety of housing plans likely to meet all the requirements and all the needs of our population.

I revert to my own region, the constituency of Chapleau, to point out to the minister that there is much room for improvement in the inspection of houses built under loans from the Central Mortgage and Housing Corporation, or from insurance companies or other approved lending companies. In fact, there is but one inspector to cover this whole vast area, and he lives in Val d'Or. Then, when his services are required to inspect the construction work of a house, we have to wait several days, indeed sometimes a few weeks, before he visits the site. This often involves complications and considerable delays.

Now, I would like to call the minister's attention to a particular case, to illustrate fully what I am now asking of him.

During the 1964-65 season, in the town of Amos—I am now referring to the winter housebuilding incentive program and to the \$500 bonus—a house was started in the fall, and the inspection thereof was carried out only on February 2, 1966. Therefore, as can be expected in several cases of this type, the builder lost his patience and went ahead