

National Housing Act

any longer than is necessary. I want to express to the minister my gratitude for recognizing a problem that is so prevalent in Canada today. He is trying to do something under the present lending institution set-up to make it possible for the little man to get the type of housing that is so necessary to him. This is true particularly in my own part of the world, and I am sure it applies generally across Canada.

My first reflection upon the implications of the resolution is that possibly now we are going to have homes in Canada instead of houses. I was particularly pleased to hear the minister say that the amortization period is to be extended, but I must admit that I was a little unhappy, as was the hon. member for York South, when he said that in all likelihood the down payment would be 10 per cent on houses costing \$8,000 or less and 14 per cent on those costing above \$10,000. I think that will make it a little difficult, and we should examine the bill very closely to see whether the lending institutions cannot arrange for a down payment of only 10 per cent on all houses.

I agree with the minister and disagree with the champion from York South as far as the insurance premium is concerned. Insurance should be a necessary factor in all housing units. It is necessary that the man who has assumed a loan should be insured in case he is not able to pay in future years because of some catastrophe. While the 2 per cent interest rate is low, I would hope that it might be reduced. However, I will be quite ready to settle at 2 per cent.

I approve of sending the bill to the banking and commerce committee, as one who is particularly interested in that type of legislation. I feel it is absolutely necessary that a matter of this magnitude should go before that committee. I could say much more at this time, but I shall reserve most of my comments until second reading. By that time I hope some of these points will be clarified.

Mr. Crestohl: Mr. Chairman, I should like to make but one observation on this measure. No doubt the resolution will receive a good reception throughout the country, notwithstanding the apprehensions expressed by the hon. member for York South. I think this is quite apparent from the enthusiastic reception the minister received from all sides of the house when he rose to present his resolution.

As for my principal observation, Mr. Chairman, I believe it can perhaps be made most pointedly by a question I should like to put to the minister. Can the minister tell the house whether, in the administration of the housing act, he has received any complaints

[Mr. Hahn.]

that some builders who finance their construction through government loans discriminate in the sale or rental of that housing accommodation by refusing to sell or rent to Canadians because of their race or religion? I would appreciate it if the minister could favour the committee with a reply to that question.

Mr. Winters: Mr. Chairman, perhaps I should answer that question at once. There was one instance of discrimination brought to my attention some time ago and I was quite surprised to learn of it. Government policies are opposed to discrimination of this kind. I asked Central Mortgage if there were any other instances and the corporation assured me that since it was set up in January of 1946 there is no record of any other instance in which any complaint on the ground of discrimination has been brought to their attention; and there is no other instance of discrimination that has been brought to my attention.

Mr. Small: I should like to ask the minister a question. When the minister introduced the resolution he quoted figures showing that on a \$10,000 home the down payment would be \$1,420, or that there would be practically a 14 per cent down payment. I listened attentively and I do not know whether I understood him aright, but I did not hear him tell what the monthly payment was going to be, having regard to the carrying charges for a house of that nature. I should like to ask the minister if he has worked out what would be the carrying charges on a \$10,000 house with a \$1,420 down payment.

The Chairman: Order. I think that question might more properly be asked when the bill is before the house and we are in committee.

Mr. Small: I asked the question because the minister led up to the idea that there was going to be a down payment of so much, and he did not carry through with it. I thought that over the Christmas recess we might have a chance to digest the matter and work out what could be done along that line. It is not a matter of trying to put the minister on the spot. It is just a question of having the information which should be available as to what it is going to cost with respect to carrying charges, having regard to the figures he gave us.

Mr. Winters: As you say, Mr. Chairman, this is the type of question that cannot be answered until after the bill has been enacted. But since I understand this is the first time the hon. member for Danforth has participated in the discussions in the House