

*National Housing Act*

I would point out that clause 1 which repeals paragraph 16 of section 2 of the act and substitutes a new paragraph therefor reads in part as follows:

(16) "home extension loan" means a loan or a purchase of obligations representing loans or advances of money made before the first day of July, 1956, by a bank or approved instalment credit agency for the purpose of financing the alteration of, or the making of additions to, an existing home . . .

I contend, sir, that if you change the wiring in a house you are certainly making alterations to it. If I may proceed, I only have ten provinces to deal with and it will not take me long to put on the record these findings in respect of fires.

**Mr. Deputy Speaker:** Order. The hon. member must realize that the length of time or otherwise is not an element. I am here to attempt to enforce the rules of the house and, as I said, the remarks he has been making are directed more to fire hazards, in my opinion, than to housing. If he wants to dwell on alterations to houses or the building of houses, certainly I am not going to prevent him; but I really feel that to deal as he has been doing, with the question of fire hazards and fire prevention is not relevant to this discussion.

**Mr. Johnston (Bow River):** On the point of order, Mr. Speaker, may I suggest that you have referred to the construction of houses and the bill deals particularly with renovating houses. There is a clause which deals with that matter. I suggest there is nothing more pertinent to the construction of houses and their renovation than how the wiring is installed and the general construction of the renovation, and to discuss these matters certainly should be in order. I would think it would be far more in order than to talk about houses being built in Germany.

The hon. member for New Westminster is dealing particularly with the legislation and showing how these renovations should take place. If you bar an hon. member from speaking about the methods that are to be employed, what use is there in discussing the legislation? I would think the hon. member would be entirely in order.

**Mr. Hahn:** Mr. Speaker, in my own province we find there are a goodly number of houses which are very inadequate. I have seen these homes when I have had the task of delivering groceries to some of them. Most of the flooring was nothing like typical flooring as you and I understand it in our homes today. It was merely—

**Mr. Byrne:** A wigwam.

**Mr. Hahn:** The hon. member for Kootenay East is quite right when he says it would

[Mr. Hahn.]

possibly have been better in a wigwam. I interpret his remarks as meaning that. Many of these areas have typical tarpaper shacks which are nothing but fire traps. If we are going to provide adequate facilities so we will not continue this increase in the death rate by fire from 10 per million to 40 per million, as has happened in the past 20 years, then I say it is most necessary that the act should be changed to let these people make use of the property they already own on which to build a home, because they have a right to own a home even as you and I.

As I indicated earlier, it does not matter which of these people we speak about in this fair dominion. The fact remains that we have thousands and thousands of homes which are not habitable in the true sense of the word, or places in which we should expect ordinary Canadians to live. It does not matter whether you go to the province of Alberta, where their fire losses have increased from 10 persons per million in 1937 to 51 or so per million in 1952. These things must be taken note of by this government. These are the hovels in which these senior citizens of this country live.

Why do they live in them? Because as I indicated in an earlier debate, when I pointed out the situation through the figures of the dominion bureau of statistics, those figures showed that it required \$6.94 per week for one of these individuals to live. That would be some \$30 per month. That allowed them only \$10 a month for habitation and clothing as well. That is quite impractical. How can we as citizens of this country expect any of them to live on in these homes or so-called homes when for all practical purposes they are nothing more than virtual hovels.

I would again urge the minister to look into the possibility of whether it is not possible to get the research departments working at finding some means whereby we can build a cheaper home suitable for these senior citizens and those who are in need.

**Mr. O. L. Jones (Okanagan Boundary):** Mr. Speaker, I have this week received from my constituency two letters which have a bearing on this bill. I should like to put at least part of them on the record as I think they would be of constructive interest to the minister. They call attention to what, to my mind, is a weakness in the act which could be rectified. If this were done it would not only strengthen the act but would help these people mentioned by the last two hon. members who have spoken, namely the old age pensioners and those in the lower income groups, to get homes.