

Supply—Labour

Mr. Scott (Danforth): Yes. Does the minister understand that there are literally thousands and thousands of people buying homes, for example in Toronto, where the amount of the loan required is far in excess of the maximum loan and that therefore it would be nothing but an exercise in futility to make an application. I would be glad to supply the minister with numerous examples. In view of this, why is the government not now prepared to give consideration to this matter and enact legislation to increase the maximum amount? What is the use of a person applying for a \$10,000 loan when he needs \$14,000 in order to buy a house?

Mr. Nicholson: The answer is simple. We are receiving an increasing number of applications from all parts of Canada. At first when this procedure for loans on existing houses was new people did not know about it, but it is increasing in tempo. That was particularly evident in Winnipeg when I was there discussing housing matters on Monday of this week. I do believe that we should have at least another few months experience before we consider increasing the level.

Mr. Scott (Danforth): If it is working there, good luck to them, but what is the use of making an application in an area like Toronto or Ottawa where the loan requirement is \$13,000 or \$14,000 and the maximum allowance is \$10,000. It is ridiculous. Why are you not prepared to increase the maximum amount to \$15,000 or \$16,000 and see what happens, thereby giving the people in the cities a chance to get in on this legislation?

An hon. Member: No answer as usual.

Mr. Sherman: The other day, in relation to his capacity as Minister of Labour, the minister spoke of task forces and anticipatory forces being set up under his direction to probe developing situations on the labour front and to anticipate problems which might appear on the labour front so that there could be planning to meet these problems. I think that statement was enthusiastically received by people all across Canada. My question to the minister at this point simply is, are a similar approach and attitude being brought to bear on this other area of his capacity so that in the future the recurring chronic crises in housing can perhaps be planned for, anticipated and headed off?

Mr. Nicholson: There is considerable merit in that suggestion. This is not the first time it

[Mr. Nicholson.]

has been made, but it certainly is a meritorious one. I have given very serious thought to recommending that either a committee of this house or of the two houses of parliament study this matter so that their views can be placed before the federal-provincial conference when it is held.

Mr. Keays: Mr. Chairman, for the first time in this house we have seen a minister who is responsible for the Central Mortgage and Housing Corporation act in a belligerent way—

Some hon. Members: Oh, oh.

Mr. Keays:—in addressing the house. I did not believe the minister had the capability of doing so. I can only say that it must be a camouflage to draw the attention of the Canadian people away from the real crisis in this country in the domain of housing. The minister has endeavoured to go back over the years and refer to the records of previous governments, fully realizing that Canada is a young and growing nation and that the forecast of the experts was that more family units would be formed in the years 1966 to 1970. He goes back to statistics in order to prove that with a population of 20 million the same principle can be applied that applied to a population of 15 million or 16 million.

• (3:50 p.m.)

This is an exercise in futility, Mr. Chairman, which will not answer or solve the serious problem now facing the Canadian nation. There is a serious crisis in Canada and it will not be solved by merely repeating statistics. We must be more realistic and get down to basic thinking. This government has never done that. It seems to be more interested in political expediency than in anything else, and it refuses to stand up and admit to the Canadian people that the position it adopted and followed over a period of three years is one which is now causing the deep concern that all Canadians have today.

The minister knew of the projected estimates and the estimated housing requirements and he has taken action at a snail's pace. By referring to the government's record of ten years ago he has hoped to camouflage the inefficiency of his administration in so far as Central Mortgage and Housing Corporation is concerned. We do not have to go back very far to see the true picture. Statistics from the *Canadian Housing Review* show that housing starts declined