

National Housing Act

Housing Act nor under this parliament. However, with the interest Central Mortgage and Housing Corporation has in the business of housing in Canada, I would ask the corporation to appeal to the provincial governments to revise their legislation concerning mortgages. My understanding of the matter as it now stands is that the lending institution can refuse an extra payment of principal on a mortgage unless there is a provision for extra payment in the mortgage. I do not think that is right.

I believe the provinces should introduce legislation to prohibit the practice of refusing an extra payment on principal. If a person wishes to pay an extra \$10 a month or any other amount in order to reduce his indebtedness such payment should be acceptable. I think such a practice makes for good citizenship, and such a provision should be included in all mortgages and apply any time after the first three-year period has expired, in the same way as under the National Housing Act. I hope Central Mortgage and Housing Corporation will bring this matter to the attention of the provinces.

When the hon. member for Regina City spoke today he said, and I believe I have his words right, that we have not the type of government to bring up the standards of housing across Canada. The hon. member for Bow River challenged us on his side—I am not quoting his exact words—to show him how this business of providing housing has been working out. I hope I have shown him. In Hamilton we have a medium-rental project of 500 houses and another low-rental project of 450 houses. They did not come about because the federal government went to my home town and said they were going to build those houses there. Those houses were built because the council had enough foresight to come here and ask for these things; and when they come and ask for them the legislation is on the books and the help is not wanting.

We are ready to provide this help for them. I am calling on them now to provide another 500 low-rental homes. We have the land. We have the legislation. It takes very little outlay on the part of the municipality. We have been hearing a great deal today about the financial responsibilities of the municipalities and how hard they are done by. I agree that taxes are high in the municipalities and that they are having a tough struggle. Here is one piece of legislation under which they can come to the federal government. We pay 75 per cent of the costs of low-rental houses. They lay out only 7½ per cent. Let us have more low-cost housing in Canada to take care of the need I believe is here today.

[Mr. Reinke.]

Mr. A. M. Nicholson (Mackenzie): Mr. Speaker, I listened to the hon. member for Hamilton South with a good deal of interest. I regret very much that he was not a participant in the debate on Monday last, because the minister might have paid some attention to the constructive suggestions he has made. In his statement this afternoon the minister used some words that sounded familiar. In the annual report of Central Mortgage and Housing Corporation I read some expressions that are similar. It begins as follows:

In the last 10 years Canada has accomplished a gigantic task in housing its expanding population. Almost a million new homes have been built.

That has been changed slightly. But listen to this:

They are to be seen in every town from coast to coast.

That is news to me. I have five towns in my constituency. I am not going to go out on a limb and say there are no houses which have been built there, but I will be surprised if there are houses which have been built under Central Mortgage and Housing Corporation in all these towns. I do know a number of people who tried to get loans under Central Mortgage and Housing Corporation but who were turned down. I think of one, namely the superintendent of our local school.

An hon. Member: In every province but Saskatchewan.

Mr. Nicholson: The minister did not say "in every province but Saskatchewan". Our superintendent of schools had an outstanding record with the air force. He has a salary similar to the salary he would have if he were in the city, and he was quite prepared to make the required payments, but he was turned down. I will therefore ask the page boy to take this over to the minister, and when we get into committee he can probably tell us how many houses have been built in Carrot River, Hudson Bay, Kelvington, Preeceville and Sturgis under N.H.A. The minister has the records. I have not. However, I will be surprised if he can report that there are five houses which have been built in that area. Further on this report says:

The Canadian people have shown an unmistakable preference for the single detached house as a place in which to raise a family and to spend leisure time. The possession of a house and a piece of land has been an aspiration and a motive in life. Fortunately the earning power and the productive capacity of the nation have made it possible for a new generation of Canadians to realize this desire.

That is news also, though on examining it carefully one finds it does not suggest that all Canadians who want that sort of housing