

*National Housing Act*

Such is the situation, Mr. Speaker. The minister knows that such a situation exists in Canada.

If the minister wants to do something to assist housing in Canada, he should, in the first place, ask for the removal of the famous 11 per cent tax which increases the price of those houses or dwellings by \$2,000, \$3,000, \$4,000 or \$5,000. This is a field where we could do something to help the community. If the minister does not deal with the matter, he will not have considerably altered the system or the organization of loans for housing, and will not have done much.

It has been suggested that the citizens should be in a position to purchase existing houses. I am in favour of this. They would perhaps be less costly than new ones and this would enable those families to be properly housed and have enough room. When a family includes seven, eight or ten members and needs seven, eight or ten rooms, such dwellings should be available because the citizens are entitled to have the necessary room to raise their children properly so that they will become good citizens.

Mr. Speaker, there are many other suggestions which I could make to the minister; how, for example, to bring pressure to bear on school boards, municipalities, so that they will take special action and do something different, in short, make some concessions, in order to help those who are building houses or who are buying old ones to modernize or restore them.

School boards should be reasonable with respect to the levy of taxes for those who want to become owners. They should be reasonable the first ten or 15 years, in order to enable them to pay their house or at least to become home owners. Municipal and school taxes increase every year and our young people are not able to pay them and to repay the interest on the principal.

Pressures should also be brought to bear on the provinces, so that the municipalities may do something in that respect. I think that the minister would be well advised to ask the provinces, the municipalities and the school boards to come and help the citizens who want to become property owners.

Mr. Speaker, the hon. member for Winnipeg North Centre (Mr. Knowles) referred earlier to old people's homes. I agree with him 100 per cent in that respect.

We know that Central Mortgage and Housing Corporation lends nearly 90 per cent of  
[Mr. Latulippe.]

the construction cost for old people's homes. We know that several municipalities need those homes for their old people but that they are unable to build them, even with a loan by the corporation of nearly 90 per cent of the amount because the other 10 per cent has to be supplied by individuals, non-profit organizations, which means that those people are obliged to contribute that 10 per cent in order to build those old people's homes. It is a rather difficult proposition to go to someone who has not very much money and ask him to make a donation of \$1,000, \$1,500, or any other amount, to build those old people's homes.

• (9:30 p.m.)

We have this problem. And the provincial government is ready to do something; it is ready to take over the administration of the home after it has been built. However, the provincial government will do no more. Only 90 per cent of the amount involved can be obtained. Nevertheless, Mr. Speaker, the interest rate is still too high. The minister should apply the necessary pressures. And we should do more, since we want to help these older citizens who have no money to live on. Well, if some sacrifices have to be made, let us ask the financiers to agree to some also. If the government looks after the financing, if the Bank of Canada lends the money, and if the Bank of Canada's interest rate is too high, let it be reduced.

These, sir, are some of the suggestions I wanted to make. I think we could help facilitate the construction of those housing projects in several municipalities where they are needed.

I congratulate the hon. minister for doing something, that is for at least thinking about it. However, other improvements could also be made. The minister can certainly bring pressure to bear so that some way is found to finance those low rental housing projects, to help our old people and to provide normal housing for them.

I now have another suggestion to make to the minister.

I think municipalities are wasting money on some winter works programs. The minister should allow, as winter works programs, low rental housing to accommodate, for instance, the aged. Municipalities could then take advantage of such a provision. I know the federal government allowed it at one time. However, the provincial government did not. Now, the minister could exert pressure on provincial authorities so that they