

of Dalhousie university. The first article is by Right Hon. C. D. Howe, Minister of Reconstruction and Supply. It gives a fairly comprehensive review of the housing situation as at that time, and the situation has not changed much, if at all, since. He deals with the housing problem under various headings, and I should like to quote briefly from two paragraphs to show that the minister himself understands quite clearly what the nature of the problem is and, I think, how it must be met. Referring to low rental housing, he said:

It is contended that the municipalities and provinces are not in a financial position to assume this additional load on the scale that is required so the dominion will have to do so. It is also contended that the dominion will have to assume a larger share of the cost of slum clearance.

I do not think there is any doubt whatever that the cities and municipalities cannot carry the load. I do not say they have no responsibility; I agree that they have, and that there are certain things that the cities and municipalities could do. Similarly most of the provinces are not able to carry the financial load that would be involved. Then the minister continued:

The dominion takes no dogmatic stand on these matters. In its proposals to the dominion-provincial conference in August, 1945, it invited the provinces to consider the various aspects of low rental housing and slum clearance. In the absence of agreement on dominion-provincial relations at that time, the provisions made in the National Housing Act respecting low rental housing, subsidization of such housing, and slum clearance have been allowed to stand unchanged.

The question of the responsibility for the failure to come to agreement on financial arrangements at the time referred to, in 1945, has been discussed in the house on many occasions. I shall not go into that phase of the matter now; but I would point out that seven of the provinces reached an understanding and signed a financial agreement with the dominion. If the two remaining provinces refused to enter into an agreement, in my opinion that is no reason why the government should not indicate its willingness to enter into an agreement with the seven provinces in the matter of housing and also in respect of many other matters. However, at the moment I am confining my remarks to housing.

Then, almost at the conclusion of the article the minister proves conclusively what I said at the beginning of my observations, when he states:

Housing will be a problem for quite a few years, even if actions looking toward its solution develop favourably.

And actions are not developing favourably. He states:

Accommodation has been and is being provided; but the hard core of the problem—low-rent housing—has barely been touched. Until a steady flow of low-rent units is started, no Canadian can feel satisfied with what is being accomplished.

The minister was speaking as Minister of Reconstruction and Supply. Stating his opinion in clear terms, he said—and let me repeat it:

Accommodation has been and is being provided; but the hard core of the problem—low-rent housing—has been barely touched. Until a steady flow of low-rent units is started, no Canadian can feel satisfied with what is being accomplished.

It is because the amendments before us do not provide for that steady stream of low-rent housing we are proposing that the bill be not now read a second time, but that a bill be brought before us which will provide for low-rental housing.

Mr. H. W. TIMMINS (Parkdale): Mr. Speaker, I have spoken on second reading of the bill, but I should like now to speak briefly with respect to the amendment now before us.

The bill provides actually for only two things: first of all, rent insurance, which is a new feature and a new expedient in respect of housing procedure in Canada. There is no use in labouring the matter of rent insurance. Those of us on this side of the house do not think it will succeed, nor do we think it goes far enough along the way of providing for immediate housing—because immediate housing is the answer to the problem with which we are now dealing.

The second matter covered by the bill is that of some amendments to the limited-dividend housing part of the bill. The minister himself says that it has not been successful. It has not provided the kind of low-rental housing that had been expected. In other words, so far as I know—and the minister will correct me if I am wrong—there have not been any municipalities that have really taken hold of that section of the act or that have implemented a plan which has been proceeded with for the purpose of providing low-rental housing.

The amendment offered by the hon. member for Mackenzie (Mr. Nicholson) states that in the opinion of the house the government should give consideration to providing subsidized low-rental housing. We can go along