

**Hon. Mr. Aseltine:** I can assure the honourable senator the matter will be looked into. I did not know there was any ruling to the effect that he has mentioned. It would seem to me that so long as any document asked for is in supply and not out of print, every honourable senator should be able to obtain a copy. I will look into the matter and see what can be done about it.

**Hon. Mr. Crerar:** I think the honourable senator from New Westminster (Hon. Mr. Reid) will find that this is a regulation of Treasury Board.

**Hon. Mr. Reid:** Well, we should not submit to Treasury Board.

### NATIONAL HOUSING BILL SECOND READING

The Senate resumed from Friday, May 16, the adjourned debate on the motion of Hon. Mr. Aseltine for the second reading of Bill C-10, to amend the National Housing Act, 1954.

**Hon. W. Ross Macdonald:** Honourable senators, when the house met last Friday and discussed this bill for a short time, a number of questions were asked of the Leader of the Government (Hon. Mr. Aseltine), and I understood that he was to get the information and let us have it this evening. Is the information available now?

**Hon. Mr. Aseltine:** I think I have the information. The Leader of the Opposition (Hon. Mr. Macdonald) asked why dwellings constructed under the agency arrangement cost less than those built by insured loans. In my remarks on Friday I said that houses built under agency loans had been built at lower cost than those built under insured loans. I gave the number of square feet in the average insured loan house and in the average agency loan house, and explained that there was less square footage in the latter. However, that did not fully answer the question which the honourable senator asked me. The answer to his question is that in the agency loan houses cost less because quite a number of frills were left out that were included in buildings erected under insured loans. For example, some insured loan houses had extra bathrooms, some had two fire places, and in some cases there was a garage as well as a carport; in other cases there was an automatic combined sink, or a built-in refrigerator, or a sun deck over a garage, and sometimes there was built-in furniture. The agency loans were made subject to a limitation on those frills, so the agency loan houses were built cheaper at less cost than the others.

Honourable senators, as far as I know that was the only question that was asked me that

I did not answer on Friday. I answered the other question with regard to the manner in which these agency loans were made, and stated the fee paid to the lender. All that information will be found in last Friday's *Hansard*.

**Hon. Mr. Macdonald:** I was under the impression that I had asked about the difference between a loan under the National Housing Act generally and a loan under section 22 (1) of the act, which the bill amends.

**Hon. Mr. Aseltine:** I am quite willing to give you that.

**Hon. Mr. Macdonald:** As I understand this section, its purpose is to make money available for direct loans in smaller centres to provide money for limited dividend companies to build houses and to finance construction of rental houses for workers in primary industries. Now, I must admit that I do not see the difference between applications for a loan under this section of the act and applications under other sections of the act.

For instance, if I want a loan where do I go? Say I go to a bank. I presume the bank, if it is lending money on houses, will advance me a certain sum of money to build a house, and that loan is insured to the bank. Then the house will be built in the usual way. Of course, first of all the plans are prepared, as well as the specifications, the contract is let and the house is built by a contractor, advances being made as the building progresses. But why do I get a loan, an insured loan, from the bank and not a loan directly from Central Mortgage and Housing Corporation, as provided by this bill?

I also understand, according to what was said on Friday, that if I go to a bank and receive a loan under the section which is being amended by this bill, the bank is paid a commission by Central Mortgage and Housing Corporation for placing that loan. What I would like to know is, who decides whether the loan which I am to receive, for a small house, is to be advanced to me under the provisions of this section of the act or under the provisions of the act respecting insured loans?

**Hon. Mr. Haig:** There is an answer to that.

**Hon. Mr. Macdonald:** There is no doubt an answer to it, but I have not received it yet. I was thinking about it when the matter was being discussed last Friday, but apparently I did not ask the question.

Honourable senators, this bill is for the purpose of increasing the amount of money to be placed at the disposal of Central Mortgage and Housing Corporation for the granting of loans for the erection of houses