

Discussion on Housing

those with the greatest social need. As I have pointed out, our investment has risen from less than \$40 million to more than \$400 million per annum in a period of six years. My confident expectation is that next year the figure will be at least 50 per cent higher and perhaps even more.

If we are to take care of the need of people for whom the federal government has this special responsibility, should we not assign a priority in allocating funds available for housing purposes to the area of greatest social need? That is the first priority that we have established and that is the course we have followed, at least during the three and a half years that I have been the minister in charge of housing activities. Last year when the demand was not so great in the social need field, partly because the interest of the provinces and municipalities had not yet been generated, in proportion more money was available and was provided in the form of direct loans for housing as distinct from providing funds to the area to which I have just referred in which we have special responsibility.

The second priority that the government has assigned in the housing field is direct loans by C.M.H.C. to those people who wish to build their own homes, not to the builders of apartment blocks, luxury hotels and the other buildings referred to by the hon. member for Winnipeg North (Mr. Orlikow) but to people who want to build their own homes. I want to say to the house that in the three and a half years that I have been minister no person who wanted a direct loan to build his own home and was a reasonably good credit risk—and may I say that the tests are reasonable—has been refused a loan.

There is another priority that has been assigned. In addition we say, and I think quite properly, that when housing is to be built for profit, such as apartment blocks, and when, as pointed out by the Economic Council report, there is a shortage of money, only under very special circumstances, such as in a resource town where there is a need for multiple dwellings, should or will the federal government provide funds. This is something we are doing in British Columbia, Alberta, Manitoba, Ontario, Quebec and in the maritimes. We have taken care of the housing needs of our resource communities not just in the field of private homes but in the field of multiple dwellings of the apartment block or row housing nature.

During the debate on the amendments to the National Housing Act in 1964 members of

all parties stressed the need of an educational program explaining the provisions and purposes of the act. We embarked on such a program in late 1964 and continued it into 1965. Housing conferences or symposia, a word the hon. member for Brome-Missisquoi has difficulty in accepting even though it is well accepted and known in the international conference field, were held across the whole country in late 1964, 1965 and again in 1967. The whole purpose of these meetings was education, to pass on information that was lacking.

I met with representatives of municipalities in every province. I met spokesmen even from provincial governments who did not know the possibilities inherent in the new federal legislation. Yesterday the hon. member for Vancouver-Kingsway (Mrs. MacInnis) referred to some of the housing problems in the city of Vancouver. I know something about those problems. I think perhaps that I have been closer to them than any other member of the house. I know that in late January of this year, at the housing conference held in the Hotel Vancouver, member after member of the provincial legislature, including members of her party, the N.D.P., got up and said, "We did not know this. The responsibility does not lie with the federal government. The course has been opened up by this legislation but municipalities and provinces are not taking advantage of it." Those are the facts. The same thing happened from one end of Canada to the other.

Yesterday the parliamentary secretary to the Minister of Public Works referred to the establishment by the provinces of housing authorities. People keep mentioning the constitution as a bugbear and keep saying the federal government is trying to hide behind the constitution. That is not so, Mr. Speaker. Through lack of knowledge of the facts, through not being properly informed as to the possibilities of the federal legislation, full advantage has not been taken of the legislation.

On a non-political basis we are getting good co-operation from most of the provinces, and this is due to our active educational program. That program is now getting results. Let me give some examples. Up to 1964 when the major amendments were made to the National Housing Act there were less than 12,000 public housing units in the whole of Canada. At the time I said that was a disgraceful situation and that more should be done in every part of Canada.