

*National Housing Act*

some understanding of the housing situation generally if we are to know whether the bill is capable of meeting conditions. I suggest that is what my hon. friend has been doing.

Mr. SPEAKER: I would call the attention of hon. members to the fact that the bill before the house is an act to amend the National Housing Act, 1944.

Mr. PROBE: We are speaking of the same bill.

Mr. NICHOLSON: If the minister was following me—

Mr. HOWE: I do not mind my hon. friend entering into municipal politics, but I prefer that he do not do so on this bill.

Mr. COLDWELL: We are dealing with housing; the hon. member has been giving an example of housing conditions in the capital area, and I submit that he is within his rights in doing so. He is not dealing with municipal problems. This is a national problem, reflected in the Ottawa area by the conditions the hon. member has described, and I think what he has said supports his argument.

Mr. HOWE: He could very well spend his time on some other phase of it.

Mr. NICHOLSON: I was trying to point out that the federal government should be meeting representatives of the provinces and the municipalities to discuss these very problems. If the minister objects to my discussing these disgraceful conditions in the city of Ottawa, I will—

Mr. RICHARD (Ottawa East): I object. On a point of order, I do not think it is necessary to single out any particular example—

An hon. MEMBER: They are all over Canada.

Mr. RICHARD (Ottawa East): —in the city of Ottawa or any other place. Wallis house is no worse than anywhere else, and I do not think it is bad at all. The hon. member should be called to order immediately. He should stick to the bill.

Mr. HOWE: Tell us about the housing in your own home town.

Mr. PROBE: We want to try to remedy the present conditions.

Mr. SPEAKER: May I call the attention of hon. members to the explanatory note in the bill. It states:

Section 3 of the National Housing Act has been rewritten to add to the powers of approved lending institutions the power to invest funds

[Mr. MacInnis.]

in the purchase of mortgages from the corporation. The mortgages referred to are those which may result from sales to Wartime Housing units and from direct loans made by the corporation under section 31A of the act and which the corporation may sell under section 3B(3). The amendment in addition allows approved lending institutions to purchase an interest in such mortgages from the corporation.

That is the principle of the bill before the house, and I think hon. members should confine their remarks to that principle.

Mr. NICHOLSON: I shall be obliged to conclude my remarks, Mr. Speaker, as my time is almost up. The leader of this group visited Wallis house and may a little later take the opportunity, before the debate is over, to reply to the hon. member for Ottawa East, who apparently is of the opinion that housing conditions in Wallis house are quite good enough for the Canadian people.

Mr. RICHARD (Ottawa East): On a point of order, I said nothing of the kind. What I said was that Wallis house has nothing to do with this bill, and that the hon. member should show us an example in his own riding.

Mr. NICHOLSON: Before my time expires, I should like to move an amendment. I would call Your Honour's attention to the amendment moved by the hon. member for Weyburn (Mr. McKay), at which time Your Honour mentioned that in form it was a declaration of principle, which can be moved on second reading of a bill but not on a motion to leave the Chair.

I now move in amendment, seconded by the hon. member for Winnipeg North Centre (Mr. Knowles):

That Bill No. 280 be not now read a second time but that it be resolved that in the opinion of this house the government should give consideration to providing subsidized low-rental housing.

Mr. M. J. COLDWELL (Rosetown-Biggar): Mr. Speaker, I had not intended speaking on this bill, but it does deal with housing generally for the people of Canada. In my opinion the bill is entirely inadequate. It does not do what the Canadian people want. It will not build any low-cost houses. What it actually does is to guarantee insurance companies and other financial institutions against certain losses that they may incur in connection with the loans they make. I suggest, sir, that that will not provide the Canadian people with housing.

We have heard a great deal about the necessity for low-cost housing. That necessity exists in acute form in every part of Canada. I agree with the hon. member for Ottawa East (Mr. Richard) when he says that