

*National Housing Act*

was. I was struck by his words. He said it was an abnormal situation, when in a country like Canada, people, despite all their goodwill, cannot manage to set up a normal organization that would allow each Canadian to eat his fill, to have decent accommodation, to move about normally in a well organized democratic country. Because there is not enough money circulating to allow all Canadians to lead a normal life, there is a depression. I remember what that means, I remember 1935.

At that time, like today, people spoke of slums. I remember especially those of my city, Quebec City, close to my home, in the Saint-Sauveur district. That is where the poor, the have-nots, the underpaid workers lived. In the Saint-Sauveur district, there were slums. The government of the day was willing to legislate in an attempt to improve the living conditions of the working family living in the slum areas of Quebec City, Montreal and elsewhere in Canada. And so, in this parliament, an act was passed known as the National Housing Act. Later on, that act was amended on various occasions. During the war, it was also revised allowing the Canadian parliament to intervene in the field of housing in co-operation with the provinces and municipalities in order to give all Canadians the possibility of decent housing. This afternoon, when he made his speech on that topic, the Minister of State for Urban Affairs (Mr. Danson) gave us a brief history of it.

Madam Speaker, in this country, because of a climate characterized by several rather cold months, we need housing that can resist the rigors of our climate. It costs much more, to build in Canada than in Miami, for instance.

I have worked for a number of years in the building trade. Although this may come as a surprise to some of my hon. colleagues, I know a thing or two about this trade. I know the difference between a common nail and a finishing nail. I know also the difference between rough material and finished material, because I have used both on construction sites.

In 1975, everybody knows that a great many things are necessary to provide a family with lodging which, although comfortable, will permit savings on fuel oil, a product which is likely to become a rarity by 1980, 1981 or 1982. Such lodgings must be as leakproof as possible. They require insulation. They require good external walls. To save on fuel, they must be built as airtight as possible to prevent the cold from getting in. It is one of the prerequisites. And it costs money.

As I stated in my opening remarks, building comfortable and pleasant lodgings in Canada costs lots of money. All these things must be paid for by tenants or landlords. Madam Speaker, we are now going through an extremely difficult situation in the housing industry in Canada. I shall refer more particularly to my area, namely Montmagny, where construction is slow and where we witness housing conflicts. Permits are required for this and for that. In the end, we discover that the permits are there to prevent people from working. This is the simple reason. These are permits to prevent those who have guts from building in such and such area of Canada houses in which families could live comfortably, in a logical way and according to the opportunities of 1975.

● (2110)

Madam Speaker, I have here figures on construction and I can talk about it because I know what is going on. Those young people have guts and do all they can to sell their work, erect houses and buildings that will be used by Canadians. There are now conflicts in the construction field for all kinds of reasons and despite the goodwill of the federal, provincial and municipal governments, we witness a deplorable slowdown in that area and I do not think Bill C-46 will improve the situation.

I understand that dollars are needed. I found that out a long time ago, but I also realize that goodwill, harmony and understanding are needed to attain goals in any area.

Madam Speaker, I remember that in 1973 in this House, in committee, we worked intelligently and conscientiously to pass Bill C-133. It was passed by the House on June 15, 1973. Under this bill, agreements had to be signed with the various provincial governments to implement the provisions of the act and obtain the desired results. In the province of Quebec, the agreement under Bill C-133 was signed only on September 12, 1974, after more than 15 months of negotiations, conflicts about the constitution and constitutional problems. There are conflicts about jurisdiction while people wait, problems fester, the situation worsens; only later do we realize that time has been lost.

Madam Speaker, I am very serious. I believe it is bad for Canadian families to see a spectacle which is unworthy of true Canadians, of true responsible parliamentarians. In my opinion, when people have been elected democratically, when they have received the confidence of the people, whether at the municipal, provincial or federal level, they should be intelligent enough to meet, understand each other and realize that they have responsibilities in their respective jurisdiction; they should come intelligently to a common understanding to solve problems as soon and as efficiently as possible.

Madam Speaker, I would like to bring the attention of the Minister for Urban Affairs on a section of Bill C-133, which is contained in a booklet published by the Central Mortgage and Housing Corporation to inform all Canadians about the benefits of all the acts and amendments passed by Parliament, administered by the CMHC and capable of providing answers in such or such a field.

Madam Speaker, one must live in an area like the one in which I lived to be able to understand and convey the message I want to pass on tonight; people are aware that legislation exists, that there are possibilities and advantages for them and their families allowing them to improve their houses, buy a new one, rehabilitate neighbourhoods, develop a place where they would like to settle and live but low or middle income people do not have the financial capacity to meet the requirements of that legislation.

In view of what the minister said on the basis of the information the minister gave this afternoon I would like to ask that we stop and carefully consider this serious problem of prohibitive interest rates that are real ury. People are being ruined by rent and interest charges beyond basic common sense. Indeed, the supreme authority—Parliament—which is responsible for our monetary