

yet a large part of our people remain ill-housed. This problem should have been studied months or years ago. This was not done and as a result hundreds of thousands of Canadians are today looking for a decent roof over their heads. Instead of acting, the Minister of Labour (Mr. Nicholson) criss-crosses the country holding study groups and symposiums and trying to pass the buck to the provinces. The Canadian people want action today and it is action they should have, not study groups and symposiums.

It is delaying tactics of this kind which create disillusion and cynicism in the public mind. What is the problem? Right now, Canadians in the lower income brackets are faced with a real crisis. At the same time, in many areas of the country Canadians in the middle income brackets cannot find homes in which to live. People are flooding into our cities. Recent figures show a record upsurge in immigration. Young married couples born in the immediate postwar period are looking for homes.

Last year in Toronto the average price of a new house was \$29,000, while in 1965, we see that 85 percent of the home loans financed by the federal government went to individuals with annual incomes of over \$5,000. Where does this leave the low income worker? The answer is—it often leaves him living in squalor, amidst urban blight in the run down centres of our metropolitan areas. Such poverty amidst plenty must be stopped. It will not be stopped by holding cross-country symposiums.

In 1967 housing starts, instead of increasing over 1966, are falling off badly. The winter period is half over and cross-country study sessions have taken the place of the immediate action we need.

Most countries in the western world regard home ownership as a welfare and social matter. This is proper. The right to a decent home is fundamental in 1967. Home ownership should not be attached to fiscal and monetary considerations. In Canada we turn government participation on and off and use housing policy as a fiscal and monetary instrument. I maintain that we must put an end to this retrograde attitude.

I believe that every Canadian family should have the opportunity to own a home or to enjoy the right of adequate rented accommodation. Today in Canada there is a housing shortage. The problem should have been studied months and years ago. Action is needed, now; yet this dinosaur, right wing minister

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crosses the country holding symposiums and the government tries to pass the buck to the provinces. In any modern state responsibility rests with the federal government to get things done in the housing field and I cannot believe for a moment that the parliamentary secretary, who knows what I mean by social welfare measures, will defend in this house tonight the kind of symposiums which are being held today when it is action we need.

The policies which are required should be realized in co-operation with private industry, provincial authorities and municipal authorities through practical measures which I shall enumerate. These are practical measures, not symposiums; the government already knows about them and we have talked about them for years. These are measures to encourage intensive research into new methods of building lower cost housing, and further research into co-operative building and ownership.

• (10:20 p.m.)

We suggest the federal government should take an active part in meeting this problem in the following ways:

1. By eliminating the 11 per cent sales tax on building materials.
2. By exempting from taxable income an amount up to \$500 for school and municipal taxes.
3. By extending the original Progressive Conservative legislation providing low cost long-term loans to municipalities for sewage treatment projects and anti-pollution measures.
4. By the establishment of a municipal capital availability fund for purposes of long-term low cost loans.
5. By extending direct C.M.H.C. loans to include those who today cannot qualify for reasons of insufficient income.
6. By increasing direct loans for older housing and especially where housing shortage exists.
7. By making group mortgage insurance available to all N.H.A. mortgage owners.

Do we need symposiums and cross country tours when this is the kind of action we should take? What about low cost rental housing?

We suggest measures:

1. To provide low cost long-term federal loans and to provide a higher federal share of capital costs and operating losses.
2. To co-operate with the provinces and the municipalities in the setting up of minimum