

*National Housing Act*

to take this opportunity to congratulate the officials of Central Mortgage and Housing Corporation for the great help they have always accorded me in bringing about what I would like to think in the last few years has been a record in the construction of houses in the area I represent, Brome-Missisquoi.

At the same time I would like to point out that not enough new houses are being built in rural areas. Very often people who should and could benefit from C.M.H.C. legislation do not, because they are not familiar enough with C.M.H.C. regulations and laws. I would urge officials of C.M.H.C. to spread the good news about the corporation in rural areas so that many more rural people will take advantage of their regulations and housing loans in general.

I am sure many hon. Members who represent rural areas have often had the experience I have had of young married people starting out in life paying over \$70 a month rent for very run-down quarters, while for the same amount or perhaps a little more they could actually pay for the capital and interest charges on a new home financed by C.M.H.C. Though I congratulate the officials of the corporation for a job well done in the past, I urge them to spread the good news to rural areas so that more rural people will own their own homes.

I speak for myself, and perhaps for many other Members in the Opposition, when I say that in order to encourage home ownership I think it would be a very good thing if the Federal Government granted federal income tax exemption on municipal taxes paid for houses or dwelling units. All these ideas, Sir, are based on my party's deep concern with the desirability for Canadians to have an ownership stake in the community.

• (3:40 p.m.)

I should like to underline one other thing. It relates to the changes which we imagine are to be made in banking legislation, whereby the chartered banks will be able to extend their mortgage business. I have found, as one who represents many rural electors, that the large finance, mortgage and insurance companies have been loath to enter the rural areas and grant mortgages to rural people. I recognize the administrative difficulties. This situation should be considered together with the fact that many rural people, as I pointed out earlier, are not aware of Central Mortgage and Housing Corporation regulations and the means of obtaining loans from that body. The net result is that insufficient new houses are

[Mr. Graftey.]

being built in rural areas. I hope the changes to be made in the banking legislation will mean that the banks can and will extend more mortgages in the rural areas than has been the case in the past.

To return to my main point, while I have outlined my support for the general purport of this resolution; while I have outlined what I consider to be the deep concern of the Conservative Party about giving people a private ownership stake in their country, I am even more concerned at the present time about building a united Canada. I know that the Minister, who is certainly one of the most forthright members of the Government, is caught in an area of Government policy regarding Federal-Provincial relations which is not a very happy one. But I believe he is one Minister who can get up and defend the Federal position with regard to housing and tell us what Mr. Laporte's intentions are. I hope he will lend his voice in Cabinet to plans for bringing about a national conference as soon as possible to modernize our constitution.

With these final thoughts I bring my remarks to a close. I look forward with much anticipation and much optimism to a clarifying declaration from the Minister at this time.

**Mr. Macaluso:** I wish to begin by thanking the Minister for his kind reference to the City of Hamilton's challenging, well planned, well constructed and well conceived urban renewal schemes which are under way at the present time. There is no doubt that the City of Hamilton is pioneering the modern concept of urban renewal in this country, and we hope not only that we shall be successful in this regard but that we shall be in a position to invite officials from across this country to view what is being done under the urban renewal legislation which was passed in 1964.

I wish to compliment the Minister also on the work he has done as the Minister responsible for housing and urban renewal, and to extend my compliments to the officials of Central Mortgage and Housing Corporation. During my time in this house I have had occasion to work closely with them, and I have nothing but the highest regard for the officials of that body and for its President.

Today I wish to deal mainly with paragraph (b) of the resolution having to do with urban renewal. It is my intention to quote from staff study No. 4 prepared for the Eco-