

National Housing Act

and get him to understand that it is in the interest of our fellow citizens to take advantage of these two sections of the act. At the same time they might perhaps ask him to extend to Quebeckers who would like to borrow under federal government guarantee, the privilege of the interest discount provided for in the present provincial legislation.

(Text):

Mr. Herridge: Mr. Chairman, I do not know whether I can conclude my words of wisdom before one o'clock, but I was hoping to. First of all I want to congratulate the Minister of Public Works for having pursued this program with vigour since he took his office, within the limits of the law and regulations. Without any doubt his attention and the attention of his officials to this has provided an increased number of homes, an exceptional amount of employment in the housing industry, and a good market for lumber and other building materials. That is all to the good.

I do not want to repeat the many things said by previous speakers in this debate, but I do have a couple of suggestions to make. I wish to express support for the suggestion that the present housing law does not make it possible for large numbers in the lower income groups to obtain the housing they require. From my experience and conversation I have learned that this applies to a great number of families. I feel that two factors mitigate against the ability of those in this group to obtain housing. One is the increased cost of houses and the other is the increased cost of land. These two considerations deny a great number of needy Canadians the opportunity of securing housing.

The suggestion has been made that the act should be revised, and I support that proposal. I wish to draw to the attention of the minister a fact which I presume he already knows very well indeed. The best housing legislation we have had in Canada to date is that provided under the small holdings section of the Veterans' Land Act. The results of that legislation are demonstrated all across Canada. I am not reflecting on the administration of the Central Mortgage and Housing Corporation legislation by the officials of that body, because they have to administer a somewhat different act; but under the administration of the Veterans' Land Act these men are permitted to act as their own contractors. I know many

veterans in my own constituency who have been able to provide themselves with very satisfactory homes under this legislation but who would not have been able to secure similar homes under Central Mortgage and Housing Corporation legislation.

I urge the government to give consideration to amending the National Housing Act to include provisions to meet the needs of those requiring housing but who are unable to secure it at the present time. I would suggest amendments along the lines of the small holdings section of the Veterans' Land Act.

Mr. Green: Mr. Chairman, I am sure the hon. member realizes that the borrower under the National Housing Act may build his own home.

Mr. Herridge: Yes, Mr. Chairman, but there is a greater scope under the Veterans' Land Act.

The Chairman: I regret to interrupt the hon. member, but it being one o'clock I must leave the chair.

At one o'clock the committee took recess.

AFTER RECESS

The committee resumed at 2.30 p.m.

Mr. Herridge: Mr. Chairman, when we rose at one o'clock to stoke the fires of our bodily furnaces I had been dealing with the necessity of the liberalization of the act in order to provide homes for low income groups who could not take advantage of the act at the present time, and I had suggested that when that was being given consideration by the government, the government would be well advised to consider the experience of the small holdings section of the Veterans' Land Act administration. I speak with some knowledge of the success of that administration because I have followed very closely the construction of quite a large number of houses in my own constituency in the larger and smaller communities. It has been a most successful housing project. First of all the Veterans' Land Act administration, in co-operation with the Legion, provides classes in construction for those who desire to build their own houses and assists them to learn how to dig basements and to obtain knowledge of housing tools, and so forth. Throughout the whole period of construction I find there is the greatest co-operation on a