

be done by leaving the maximum amount at \$10,000.

I would suggest to the hon. minister that the maximum amount of the loan be limited to \$10,000, including \$1,000 for repairs, but that, on the other hand, if the new buyer believes he should improve his new home and spend more than \$1,000, any additional sum, controlled by the Central Mortgage and Housing Corporation, could be added to the total amount of the loan. This means that a man who has \$3,000 to spend on improving his house—it is easy to spend \$3,000: you buy a house, you instal a heating system, you improve the electrical system because of security standards; then there is the problem of sanitation, or sewers if you live in the country, and you have already spent your \$1,000 and more. What can a poor man do really to improve the house in which he will live with his family? In order only to have his house painted, he will have to spend another \$500 or \$700—especially if he wants to have it painted both inside and outside.

Well, it will not take long to spend \$3,000 or \$4,000 and I sincerely believe that such a leeway should be given any individual who wants to take advantage of the act and that he should indeed be allowed to spend this amount of \$3,000 or \$4,000 without limiting the total amount for all that. So, the fellow who would spend \$3,000 instead of \$1,000 would obtain a loan of \$10,000, plus \$2,000 extra—

Mr. Speaker: Order. I think the minister would like to be allowed to put a question.

[English]

Mr. Nicholson: There is nothing to prevent a person who wishes to buy a home spending as much as he wants to on improvements above the suggested minimum of \$1,000; it would not be a maximum.

Mr. Laniel: Mr. Speaker, I should like to say to the minister that if the amount is limited to a maximum of either \$9,000, \$10,000 or \$11,000, and clause 3 in the bill says it will be, then if anyone wishes to spend more than the \$1,000 minimum what will be mentioned in the regulations he should be authorized to do it but not to use part of the maximum available to him. What I would like to see in this bill, however, is a provision that the total amount would go up automatically at the same time by the difference between the total amount he has

National Housing Act

spent on repairs and the \$1,000 which is already included in the \$10,000.

[Translation]

Mr. Speaker, in short, what I am trying to say is that I would not want an individual to purchase a house and be required or forced to make only the minimum repairs, without getting enough money to improve the house in which he will have to live with his family.

Mr. Speaker, I would like to raise another point. The National Housing Act provides for loans to municipalities for projects such as sewage disposal plants. The bill under consideration provides for an extension of the act for three more years, thus enabling the municipalities undertaking sewage disposal projects to take advantage, during this period of three years, of a remission of part of the capital, that is 25 per cent, and remission of part of the interest during the period of construction.

I think that in including this provision in the bill, the government took a serious initiative because, precisely, people are talking more and more about pollution; there are discussions on either side. Provincial and interprovincial conferences are called and everyone is concerned with the problem, but I do not think that they have succeeded in adding, during the last months, many new initiatives to solve the problem.

The federal government had one possibility and I think it should have, in the present amendment, increased to 50 per cent the remission of the capital concerning the construction of sewage disposal plants. I agree that the municipalities should give services, and they do. They give services to their taxpayers; they provide sewage and water systems.

● (9:10 p.m.)

But, in general, often, at the end, all that goes to the river and increases the pollution of our rivers and lakes. If the federal government had provided for a remission of capital for the construction of sewage disposal plants, as high as 50 per cent, it would have taken a concrete step.

I hope that is what it will do next time, especially when one knows that the water pollution problem is of national scope, when one considers my riding which is not far from that of Stormont and which receives all the waters going through Cornwall. Often, when the government takes action to improve the