

Housing

Under former Prime Minister Louis St. Laurent, one of the great constitutional experts of this country, the federal government became involved with the national housing program. But it was the government of the right hon. member for Prince Albert (Mr. Diefenbaker) which appreciated the problems relating to housing. In one year it made available \$700 million to be spent on houses in order that Canadians could live in dignity with their families in decent houses. This crisis has not just developed. It was in existence during the last election. One of the great mistakes made in elections is that governments continue to be elected on slogans like, "The New Deal", "The New Frontier," "60 Days of Decision" and "The Just Society."

• (4:40 p.m.)

An hon. Member: And "Follow John."

Mr. Woolliams: He was good to follow, and talking about slogans I remember another one, "King or chaos". When we got him we got both. I concur in what other hon. members have said that housing is a national responsibility and that the government is not living up to that responsibility. So far as I am concerned, it would take very little effort on the part of any government to negotiate and consult with the provinces and the cities.

Just a few moments ago I received a telegram from the city of Calgary which reads:

Calgary was one of the few cities in Canada to suggest a research program for housing. We were also one of the few cities prepared to invest civic employee pension funds in housing.

All they want is federal direction.

We urgently request that Calgary be considered as the western site for a housing research project. We have the builders, the land, a complete planning department, and a proposal ready once we receive federal support.

So, the city of Calgary says to the government, "We have all the facilities. We have the land and the builders. All we want is direction and a policy from the government."

As indicated in recent newspaper articles cabinet approval to finance Ottawa city scheme with 6½ mortgage money has been granted. Housing matters are urgent in Calgary as people are moving in from all over Canada compounding our problem. With uncertainty magnified with departure of Mr. Hellyer we feel immediate federal decision imperative if homes are to be built this year.

That telegram is signed by two men: Alderman Eric Musgrave and Alderman Adrian Berry. I might say that in the election prior to the last one Alderman Berry was the Liberal candidate in the riding won by the

[Mr. Woolliams.]

former Minister of National Defence from Calgary Centre (Mr. Harkness). Now, he says, like the Minister of Transport, that the government is not measuring up to its responsibility.

I differ with some other speakers in this debate. I say that during the election campaign the Prime Minister (Mr. Trudeau) promised nothing and, believe me, when you examine what has occurred since he became Prime Minister he has delivered that program far faster than my expectations. Now, the only thing he says he will do is introduce legislation that will extend housing mortgage payments from 30 years to 40 years. What will that mean? Let us take the example of a \$10,000 mortgage. What will that mean in this present period of inflation?

Here, I read from an article to which I have referred previously, by Richard H. Steacy in the *Toronto Star*, who breaks down the payments for a \$10,000 mortgage;

A startling feature about the chart is the difference in monthly payments of a 40 year mortgage and a 30 year mortgage, which is a cool ten years. It amounts to \$2.94 a month.

That is no solution. What we need is a good housing program. The cities have the land. The provinces can work with the cities. All we need is for the federal government to accept its responsibility and negotiate at the provincial and the city level, through the provinces, and get on with the job. Because the government would not move, the Minister of Transport resigned.

There is not much more I can say in reference to housing. During the election campaign the great excuse of the government was that money was hard to come by. Why doesn't the government use its initiative? The United States has just brought in a new national act under which municipalities can borrow money at reasonable rates of interest. Under that plan, individuals can place their money in the national fund, up to a ceiling of \$20,000, and the interest paid to them is tax free. This means that municipalities in the United States can borrow money at 5 per cent.

After this debate has concluded, surely the government should put a minister in charge of implementing some of the recommendations made by the former minister. Surely, it should get on with the job. It does not take words from me to show that there is a crisis. It exists in every city across our land. To solve it would require a little initiative, a little ambition, a little foresightedness and, above all, a little responsibility. Let us not