

The Address—Mr. Redway

One common thread weaves throughout our problems, and that is the notion of affordability. Traditionally, we were able to find affordability in Canada. People should not pay more than 30 per cent of their income to pay for their housing. The 1981 census indicated that 375,000 families in this country spent 50 per cent or more of their income on housing. Half of those families were young families with children. That identifies why, when we see the poverty line statistics and the problem with food banks, all of these are impacted upon by housing affordability. This is the root of many social problems we have.

How do we solve these problems? All levels of government play a role in housing. Municipal Governments play a role through their zoning by-laws and by controlling densities. They have an impact on the cost of housing and the supply of land available for housing. Provincial Governments play a role through rent control, the rent review process, their over-all planning process and as a partner with the federal Government in providing rent-geared-to-income housing. The federal Government plays a role in providing insurance for mortgages. Some people say this is an inhibitor to affordability. People could not get a mortgage if that insurance did not exist. Under the National Housing Act, Canada Mortgage and Housing Corporation has provided that insurance program and has helped to house thousands and perhaps millions of Canadians. It is interesting to note that 34 per cent of all households in Canada have mortgage insurance through Canada and Mortgage Housing Corporation.

Another role the federal Government has played and continues to play is through the provision of rent-geared-to-income housing or social housing, housing for seniors, families, singles, the disabled, people who cannot afford to pay the full market rents. Over the years, Canada Mortgage and Housing Corporation and the federal Government have played a major role. They provide 600,000 housing units geared-to-income from one end of the country to the other. That is being increased and added to each year to the extent of about 20,000 new units. The federal Government has a commitment of \$1.6 billion that it spends on providing for rent-geared-to-income housing across the country every year. It is not a commitment you make one year and forget about the next. When you provide a rent-geared-to-income housing unit, it means you must go on and on. There are things the federal Government has done and

others that it must do. That brings me to my role in the housing picture.

In viewing my role, I must bear in mind the fiscal framework in which the Government finds itself today. I cannot go out and say there is a pot of money there that I can spend so we can provide more affordable housing for Canadians. I must realistically look at how I can provide more housing with the resources I have available, bearing in mind the horrible fiscal deficit and the fact we spend 31 cents of every dollar to pay interest on the national debt, not providing housing for people.

Hopefully, we can provide more surplus federal Government land geared specifically to providing affordable housing. We have released the lands at Downsview. We are identifying other lands. We are in the process of moving forward with a program to make surplus land available for housing in major centres of concern like Toronto, Vancouver, and Montreal.

We are looking at ways to help first-time home buyers to reducing downpayments on mortgages. We are considering the possibility of using registered retirement savings plans and registered pension plans as a vehicle to aid first-time home buyers. We hope to co-operate closely with all levels of government in an effort to maximize the resources available to us.

Canadians may never solve what Doctor Rose refers to as "Canada's permanent housing crisis"; but it is certainly the duty of all Members of this House to do everything in our power to try. I want to make a commitment to you, Mr. Speaker, and to Members of this House that as long as I am the Minister of State for Housing in this country, I intend to do just that.

Mrs. Catterall: I am pleased to hear the Minister of State speaking on this issue. I bring a perspective to the debate because of having chaired the City of Ottawa non-profit housing corporation executive for a number of years.

I paid particular attention to the Minister's comments on fiscal framework and the percentage of all revenues going to pay for the debt. I believe there is reason to question that figure. I will come back to that in a specific question.

I am concerned about the comments with respect to public pressure. I hope we see policies from the Government based on things other than public pressure, such as the needs the Minister described and the importance of acting on those needs.