

*National Housing Act*

enforcement of minimum standards bylaws must be backed by adequate grants and loans to home owners as an incentive to maintain and restore older properties. The report goes on to say that the implication of the report of the task force, that there is no basis for state intervention in the maintenance and modernization of buildings, is not acceptable to the Social Planning Council. They say:

There is little doubt about the difficulty of establishing a policy which safeguards the right of the state and the responsibility of the individual in the preservation and rehabilitation of existing housing stock. We are convinced that public funds must be used to assist low income people to maintain or bring their properties up to a standard established by the state.

● (4:30 p.m.)

In fact, as we have already stated, without such aid the housing of low income people, many of whom live in substandard dwellings, will be worsened.

I commend that statement of the Social Planning Council to the minister, and I commend the policy that is contained in it.

The point I am trying to make is that in older and established urban areas, such as my own constituency of Greenwood, there is an urgent need for government aid by way of loan, grant, or tax exemption to encourage and enable the maintenance and improvement of the existing housing stock. Without such action future decades will see the spread of blight and decay requiring urgent and infinitely more expensive action by way of urban renewal, and great social costs in the interim. I do not deny that the construction of new housing, particularly of public housing, is urgent, but I plead that the preservation and conservation of existing residential areas which are threatened should receive a much higher priority than they now have.

But it may be said that the present legislation does indeed provide that in urban renewal areas federal contributions are to be available for the acquisition and rehabilitation of useful housing in urban renewal areas. I believe that clause 10 of the bill provides for an amendment to section 23B of the act, which the minister has told us will make it possible to restore housing rather than to demolish it, and to upgrade that part of the housing stock which can be salvaged.

I say to the minister that this is a good idea and I support it, but the fact is that it does not begin to meet the problem I have raised. It applies only within urban renewal areas which, by definition, are blighted or substandard areas. What I am thinking of is not

rehabilitation in areas already blighted or substandard, important as that may be, but of rehabilitation with government assistance of areas threatened with blight but which by no means are blighted or decayed now.

The city council of Toronto, in a brief reviewing the task force report, adopted on February 26, 1969, has this to say:

The city suggests rather (than renewal of designated areas) an entire new orientation to renewal which would place the accent on a program of action—physical, economic and social—rather than a geographic area. Such a community improvement program could embrace large sections of the community, removing the stigma of designation—

That is designation as a blighted or substandard area.

—quite effectively. This would involve a program for much larger areas, ideally citywide at some future point, which if supported by soundly conceived legislation would permit the cities to carry out renewal with no more disruption to the community than occurs every year with the execution of a routine program of public works.

I believe that the city council of Toronto is on the right track and that the minister should discuss with the provinces, and through them with the municipalities, the development of community improvement programs, offering generous financial participation on the part of the federal government. I believe such an approach would do far more with far less expense to aid in the solution of our housing problems than many of the more expensive and elaborate schemes that we now have.

But it may be said that I am overlooking what has already been done and is being done by way of loans for home improvement under the Home Improvement Loans Act. Someone might ask me, "Have you not observed that the legislation now before the house raises the ceiling on home improvement loans from \$550 million to \$600 million?" Indeed, Mr. Speaker, this sounds very generous, and these figures sound very large, but on analysis the significance of these high-sounding figures is quickly dissipated.

The annual report of Central Mortgage and Housing Corporation makes it clear that the figure of \$550 million represents the accumulated loan total of the banks since 1955 when the scheme was initiated. The actual accumulated total spent never reached the ceiling permitted by the legislation. At the end of 1968 the actual 13-year total was \$479 million, \$71 million less than the authorized total. The amount actually advanced