government, see in Canada the allocation of funds during the next five to 10 years which will establish, from one coast to the other, housing as a social right for all of our citizens, just as now at long last we have medicare and education established as a universal right, available to all regardless of income. That is the kind of housing program we need. That is still not the kind being suggested by this government.

• (1220)

## Some hon. Members: Hear, hear!

[Translation]

Mr. C.-A. Gauthier (Roberval): Mr. Speaker, it is always interesting to hear the various statements from the official opposition or the New Democratic Party, because we discover in them a divergence of principles. One tends to deny everything whatsoever, to be over-critical and to oppose everything; the other admits that everything must become state-controlled.

The spokesman for the New Democratic Party has just finished his speech by opposing, once again, the economic contribution of private enterprise, and wishing that the State alone deal with housing.

Mr. Speaker, I have been quite interested by the remarks of the minister when he introduced Bill C-133 and I think that if though some shortcomings can still be found surely the proposed amendments will widen the scope of the former law. I wish to commend the minister while warning him against the regulations most often prepared by the administration and which sometimes make good legislation less accessible to those they were intended for.

This act, as the previous one, is aimed at encouraging and facilitating private investments in the field of housing. In my opinion, one of the first objectives of Bill C-133 is to give a wider role to our banking institutions, insurance companies and trust companies which are authorized by the federal government to grant housing loans under certain conditions but with certain guarantees from the government.

We realize that the government wishes to grant housing loans only after the would-be owner has tried his luck with all the other private institutions. But this advantage of the law becomes a shortcoming on several occasions as regards its administration. Indeed, some public servants have a tendency to consider the letter of the law rather than its spirit and this gives rise to many groundless refusals.

It is because I have seen this kind of thing happen that I warned the minister at the outset of my remarks about these minor defects which might stand out at the administration level. But I am glad to see that it is at the direct loan level that this law will enable the corporation to fulfil its social function in the sectors where financial institutions do not dare venture or cannot invest often because of a lack of guarantees.

I would like to draw the attention of the House on a statement made by the minister on January 30, 1973, concerning new communities. The minister expressed himself thus concerning those new communities:

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## National Housing Act

To help accommodate urban growth other than by urban sprawl and to promote the development of regional growth centres, it is proposed to introduce provisions in the National Housing Act explicitly for new community development (Section 45.1).

• (1230)

This proposed addition will make it possible to assist provinces by either a loan and forgiveness mechanism or by a partnership cost-sharing arrangement.

Loans will be available to public agencies for 90 per cent of the cost of site selection and acquisition of land, including linking corridors with other communities, for open space and for planning and servicing. The term of the loan will be up to 25 years but may be extended to 50 years where land is to be leased with title continuing to be held by the public agency. Fifty per cent of the loan would be forgiven for initial land planning costs and for land acquired for recreational and other social facilities.

As an alternative to borrowing, a province may enter into a federal-provincial partnership arrangement under which the federal government would share up to 75 per cent of the capital costs and profits or losses.

In parallel with the new facility, it is intended that the Ministry of State for Urban Affairs will promote the co-ordination and channeling of the appropriate programs and aids of other federal departments and agencies in the direction of new community development.

For both the loan and cost-sharing arrangements, additional grants will be available from the Ministry of State for Urban Affairs and through the research and development provisions of the National Housing Act. These will facilitate new community experiments in such fields as urban transportation and communications, mixed land use concepts in contrast to traditional zoning practices, endeavours to reduce urban pollution and new management models in community development.

Mr. Speaker, that innovation complements the municipal aid programs still covered by the old act. However, I wonder whether, before he wrote those lines, the minister consulted with the provinces seeking their approval, or whether he simply throws the program at them, without consultation, with the attitude: Here is what we have decided unilaterally! You still have a choice: that of turning it down or accepting it. That surely is not the best way of asking for the co-operation of the provinces. Nevertheless, that is what happened at all the federal-provincial conferences.

The minister now knows to what extent the provinces, and especially Quebec, want to keep their autonomy in the fields assigned to them by the Constitution. Municipal and urban affairs lie at the very heart of those fields of activity. I quite understand that the federal minister adopts a fatherly attitude towards assistance to the provinces, but that is precisely what the provincial governments resent today, since at every meeting, whenever they can, they show the federal government that they are determined to argue from a basis of equality.

I wonder whether the present government will ever understand that this feeling of superiority—not to say supremacy—over the provinces must come to an end. For example, the federal government seems unaware, at least in its statements, that there is in Quebec a housing corporation that fulfils the same functions as the CMHC does at the federal level, because the province of Quebec is aware of its responsibilities to towns, municipalities and country areas.

If the federal government really wants to collaborate with the provinces, let it do them justice by redistributing the money that it is authorized to collect for them. And if