

National Housing Act

Messrs.

Ritchie	Scott	Symes
Roche	Skoreyko	Towers
Rodriguez	Smith	Wagner
Rondeau	(Churchill)	Wenman
Rynard	Stanfield	Whiteway
Saltsman	Stevens	Whittaker
Schellenberger	Stewart	Wise
Schumacher	(Marquette)	Wooliams
		Yewchuk—96.

● (1610)

Mr. Speaker: I declare the motion carried.

Bill read the third time and passed.

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**NATIONAL HOUSING ACT AND CENTRAL
MORTGAGE AND HOUSING CORPORATION ACT**

AUTHORIZATION FOR CMHC TO MAKE INTEREST REDUCTION
GRANTS, CASH GRANTS, ETC., TO ENCOURAGE HOUSE
CONSTRUCTION

Hon. Mitchell Sharp (for the Minister of State for Urban Affairs) moved that Bill C-77, to amend the National Housing Act and the Central Mortgage and Housing Corporation Act, be read the second time and referred to the Standing Committee on Health, Welfare and Social Affairs.

Mr. Jean-Robert Gauthier (Parliamentary Secretary to Minister of State for Urban Affairs): Mr. Speaker, my minister wishes to express his regret to the House for not being here to speak to this bill personally. He has spoken with the House leaders of all parties, asking them to excuse him because of the demands of other urgent business, and their understanding is very much appreciated. He will read the transcript of the debate and is anxious to hear the comments of all hon. members, particularly opposition spokesmen. The minister will be back on Thursday night after his trip to Vancouver, where he is dealing with important matters related to Habitat '76 which has a high priority with the government. I am sure all hon. members will understand the urgency of his visit.

I would like to speak for a few minutes about the important principles which are embodied in the legislation now before us. Bill C-77 proposes changes in the National Housing Act which are necessary to give effect to the federal housing action program, one of the most significant initiatives in federal housing legislation in many years. It is a response to the whole range of housing problems facing Canadians in all parts of the country and in all walks of life. It is a broad and comprehensive plan, conceived within the framework of a national strategy which attacks inflation and rising living costs. It does not offer a single, magical device which will solve everyone's housing problem overnight.

I wish all our problems could be made to disappear with one wonderful gimmick, but that kind of solution is just not realistic and there is no point in pursuing it. That kind of solution is unreal because housing problems are many and different for different people, and have many and different causes. The achievement of our objectives, to give every Canadian access to good, affordable housing in a safe and satisfying environment, demands action on many different fronts. The federal housing action program provides that action in a planned and deliberate way.

[The Acting Speaker (Mr. Turner (London East)).]

There are people in this country who have real and urgent housing problems. Many of them are elderly people, some of them are the poor of our cities, some are mothers struggling to raise their children on their own, some of them are native people who have been alienated from the mainstream of our economic life. These people have the first claim on our help. The federal housing action program, by requiring private lending institutions to invest more money in housing, will free-up more federal funds for investment in the existing and successful housing programs which are designed to reach those people with the greatest needs. The minister met twice in recent weeks with the provincial housing ministers, and each time he confirmed to them that there will be substantially more money in CMHC's 1976 capital budget for those housing programs which we share with them—public housing, non-profit and co-operative housing.

We should remember, Mr. Speaker, while we are discussing new housing measures, that we already have in place an excellent array of programs designed to serve the needs of all Canadians. I should remind the House that for 1975 we allocated almost \$390 million in federal funds for public housing projects, and I am happy to report that all of this money will be put to use before the end of the year. In addition, we committed more than \$200 million for non-profit and co-operative housing. And we have given our undertaking to the provincial ministers that these funds, which are allocated to people with the most serious housing problems, are to be substantially increased next year because they are our number one priority, and always will be as long as there are people in this country who are inadequately housed.

If the old, the poor and the deprived have the most urgent housing problems, other people have problems too and are entitled to our consideration. These are people who are neither rich nor very poor, a group which carries a heavy share of responsibility and which, in many ways has been neglected in recent years. These are people who are earning between \$11,000 or \$12,000 and, say, \$17,000. There was a time when families like these could reasonably cherish the ambition of owning their own homes. For many of them that ambition, that dream, is fading.

Neither the minister nor I ever contended that every Canadian as a matter of right was entitled to own a ranch bungalow on a 65-foot lot. But we do believe that everyone ought to have some options. If a young couple is prepared to save, to give up or postpone some of the things they want—a cottage, travel, a big car—and if owning their own home is their most important aspiration, they ought to have the chance to make it come true. The Assisted Home Ownership Program was set up to help people, particularly families of low or moderate income, to acquire their own homes. It has been the most popular and successful of any housing program in Canada.

In 1975 we have committed more than \$460 million to help some 16,400 families to buy their homes. Now we are building on that success. We are increasing the benefits available to families with children in order to reach lower down into the income scale. At the same time, we are widening the program to make some benefits available to all Canadians, whether they have children or not, who want to buy modestly-priced houses. For these people, help