

Housing

us. It will call for a great deal of imagination and co-operation at all levels of government and also of the industry, which is also so much involved. We are all interested in new house building techniques, and I hope the minister is placing some emphasis on the acceptability of mobile homes, modular construction and pre-fab mass production because of the need for these types of homes to be accepted in order to bring the cost down.

When we speak of innovations and new technique I think we must be aware of the fact that housing starts are down as much as 95 per cent in Saskatchewan, and of course we are all very aware of the figures in Toronto. We must be very concerned about the lack of money which is a critical factor in housing and, of course, one must place a great emphasis on the fact that high interest rates also are a very great deterrent. No matter how many innovations or new techniques we are presented with, the effect of these innovations and techniques will be minimal unless ways are found to ensure that an adequate supply of mortgage money is available.

In my respectful submission, the minister has three choices. First, he can ensure that CMHC makes more money available for mortgages. His second alternative is to have serious discussions with the lending institutions which seem to be more interested in equity and a piece of the action. As a matter of fact, they have stated that the amount of mortgage money so far as they are concerned will be very small. So I think the minister must reassess this whole problem to ensure that more mortgage moneys are allocated for this purpose.

He should also discuss the matter of housing with his confrere, the Minister of Finance who so far as I am concerned—and I say this with a great deal of respect—has shown no appreciation of the need for housing, particularly in view of his white paper which brings homes into the capital gains structure, and has shown very little interest in new societies in terms of bringing more money into housing.

In closing I should like to say that urban renewal also is a fact of life and as long as we have these great megalopolises we shall be continually confronted with urban renewal. I hope the minister will reassess the position he has taken with regard to urban renewal because there are many people in Canada in the low-income brackets who are looking for leadership and direction in this regard.

[Mr. Alexander.]

We on this side of the House are very pleased that there has been concerted action on the part of industry and the government to attempt to solve the very critical housing situation but, as I stated earlier, the key to solving the problem of housing lies in the provision of more mortgage moneys and the lowering of the exorbitant interest rates.

Mr. John Gilbert (Broadview): On February 2 when the minister in charge of housing announced the capital budget of CMHC he said that \$570 million would be applied to low-income families and persons. The breakdown of that figure indicated that 265 million would go for public housing, \$105 million would go for low-rental housing and the development of co-operative housing, and \$200 million would be reserved temporarily for innovations and the balancing of distribution based on need.

The minister's statement today is in regard to the \$200 million. The minister said in February that that amount of money would produce 35,000 housing units for low-income families. I wish to remind the House that, as I said last week, there are 100,000 families across Canada on public housing waiting lists, and the 35,000 housing units to be built this year will cover less than one-third of the total need. The target should be between 60,000 and 70,000 for this year alone and will necessitate a substantial increase in the public housing budget.

The statement made today is only factual and does not deal with any innovations in the housing field. The minister said there will be 15 projects in 10 different cities, the net result of which will be 4,400 housing units and 200 hostel beds at a cost of \$56 million. There is no information regarding the types of projects. There is no information on whether they are to be apartments, condominium housing, single family housing, row housing, mobile housing or co-operative housing. We would also like to know whether these are rental units, whether they carry with them the right of purchase, and whether there is an income range with regard to the purchase of these units and a form of rental subsidy if necessary.

Another important question which we would like answered is to whom these moneys are going. Are they going exclusively to private builders or are they going to other groups? Will any money go toward the development of co-operative housing? I thought the minister would say a few words about a