

*National Housing Act*

I was encouraged, however, by the frequent references in the minister's speech to his particular concern for low income groups. It was, he said, the poor, the aged and the handicapped in search of decent shelter that he sought to assist. He is absolutely right. These are the people who need his assistance. I hope the minister realizes what a revolutionary change this whole concept is that he announced. The whole thrust of Canadian government policy in the housing field has been in the direction of encouraging building for the upper income levels in the vain expectation that the benefits would eventually trickle down to those in desperate need of shelter. This philosophy needs to be reversed. I hope the minister will reverse it. I find comparatively little in the present legislation to support this theory despite the decision the minister has made, but nevertheless I look forward to helping and encouraging him in any way possible to see that those who are in desperate need are the ones who are assisted by the government.

Housing, as the minister and anyone who has looked into it knows, has a great many facets. I propose to deal with one aspect only. It is an aspect that is frequently ignored and neglected in government intervention in the housing field. I refer to the importance of federal assistance and encouragement in maintaining the existing stock of housing. What sense does it make to achieve targets of new construction and to proceed to urban renewal demolition and redevelopment if blight and decay are to reduce the usable stock of older housing through the lack of incentive and lack of effort to maintain that stock? For every person concerned with the problem of acquiring new housing, there are ten faced with the problem of repairing and renewing the housing they already live in.

Before I get down to the discussion of this problem and what I suggest should be done about it, I would like to state a general philosophy on the subject of housing. Housing is not simply a commodity to be provided like goods and services. It is also more than a necessity to be made available through charity. Housing is a basic element in our social existence. Its provision and quality are a major concern of public policy. Several members on the government side of the house have raised doubts as to the constitutional responsibility of the federal government for housing. I was happy to note that the minister himself made no such reference in his speech.

[Mr. Brewin.]

Administration of housing is a local and municipal matter. It is true it comes under provincial jurisdiction in our constitutional scheme. I suggest that the federal government has by virtue of its taxing and spending powers under the constitution a constitutional power and therefore a constitutional authority and duty to aid in the financing and provision of housing and to give leadership in this field.

I believe housing is a vital ingredient in the development of the quality of life of the Canadian people. It is central to the nation's economic and social evolution. Canadians will insist that the federal government tackle vigorously what has been justly called the housing crisis. This crisis is the product of many years of neglect. It will not be cured overnight. It will require many years of co-operative effort to find solutions.

However, as I have said, I want to deal with one particular aspect of housing, namely, government action to relieve the burden of home owners and enable them without undue difficulty to maintain and indeed improve the standard of housing they now have. My constituency is a typical middle and low income residential area. There are thousands of older homes which were built at the end of the last century or the beginning of this century. Many of them are 50 to 70 years old. I wish to state emphatically they do not constitute a slum. Generally speaking they are not sub-standard or decayed. They do not qualify for nor do they need urban redevelopment schemes. They are in attractive surroundings, well serviced with schools and other facilities. The people who live there are small home owners, many of them living on pensions or small wages. Their homes are a cherished possession. They do not wish to move, and they certainly do not wish to be the subject of an urban renewal scheme.

As the tax rate constantly increases, the prices of services such as heating rise. When they are faced with the necessity of repairs or the desire to make improvements to their homes, they do not have the financial ability to borrow from financial institutions nor the capital to proceed on their own. As I will explain later, the existing legislation is of no help to them. The municipalities have the responsibility of trying to enforce housing standards so as to prevent deterioration. They find it difficult to do so when no adequate financial aid to rehabilitation is available.

In a recent review of the task force report published by a committee of the Social Planning Council of Toronto, it was said that the