

ments are the direct result, was summed up by Mr. Ron Basford, Minister of State for Urban Affairs, when it came before Parliament in March of this year. He said, 'The measures presented in this bill are designed, first of all, to give Canadians the kind of help that they have a right to expect in providing themselves and their families with adequate shelter.

'More particularly, they are directed first at those people whose need is most urgent - the old, the poor and those people who for one reason or another do not have access to the resources which this country can provide.'

Old people and others who are at an economic disadvantage are helped at one remove through loans, at the corporations' lowest rate of 8 per cent, to non-profit housing organizations concerned with building and buying homes for them to rent. The CMHC have also undertaken to give 10 per cent of the cost of these housing projects, thus reducing the repayable loan so that the tenants can feel a direct benefit in the form of lower rents.

Repairs encouraged

There is another programme to encourage people to improve and repair standard houses. Home owners earning C\$11,000 and less are eligible for loans and grants to this end; so are non-profit organizations and landlords who agree to rent controls. Home-owners may be lent up to C\$5,000 (about £2,000) at 8 per cent interest rate, with forgiveness of repayment up to C\$2,500 (about £1,000). In considering applications, priority is given to the repair of housing structure and the upgrading of plumbing, electrical and heating systems. It is a condition that the repairs and improvements 'should ensure a further useful life of the property of about 15 years.'

Social considerations underlying this plan were described by the Minister in Parliament before the housing bill became law. He said, 'We are all aware of the unnecessary disruption and suffering that results when families are uprooted and forced to leave older homes in which they have lived for years, or perhaps generations, because these homes have deteriorated below the minimum standards of health and safety.

'The moving of families and the destruction of older housing represents not only an emotional loss to the individuals involved but also an economic loss to society through the reduction of existing housing stock. I believe that considerable leverage can be gained, not to mention the avoidance of unnecessary dislocation, by allocating money to the repair of deteriorating houses and the upgrading of the plumbing, electrical and heating systems.'

Nor does the new deal for housing stop at the front door - or garden gate, as the case may be. The Minister also expressed concern over the larger aspect of the housing question: the problem of changing

and deteriorating neighbourhoods, which can spoil even the most well-cared-for home.

'In considering people's need for shelter . . . we cannot concern ourselves simply with a roof and four walls. Man is a social animal and we must look beyond his house to the community of which it is a part. The community, as well as the house, must be safe and healthy and must allow and encourage man and his family to achieve the fullest possible growth and development . . .'

The CMHC, implementing this policy, has made available a broad range of contributions and loans for municipalities to improve the physical environment and develop better social and recreational amenities in deteriorating neighbourhoods. They have undertaken to contribute up to 50 per cent of the costs of selecting neighbourhoods for rehabilitation, acquiring land for additional building, clearing unusable housing, relocating families and improving social and recreational services.

Other programmes simultaneously announced by the corporation include Cooperative Housing Assistance, Land Assembly Assistance (which is extended to supply building land in co-operation with the provinces and municipalities), a New Communities programme (to help the development of new communities in areas of planned urban growth), Housing for Indians on reserves (making all Indians and native peoples eligible for the benefits of the National Housing Act) and a Purchaser Protection Plan, which allows the CMHC to supply funds for the completion of a house if the builder declares bankruptcy before the work is completed but after the house is sold under the provisions of the NHA.

Urban sprawl worries

At first glimpse it looks like a happy bonanza for all: Papa Noel has walked through the housing ministry. Certainly a lot of individuals will feel the benefit. But another, more far-reaching aspect of the new deal must be observed. Behind the white whiskers of Papa Noel can be described, benign but not uncalculating, the all-seeing eye of Big Brother. If a central corporation has the power to give, it also has the power to decide (in conjunction, we are assured, with local government) the where, when and how much of its giving. The background thinking which underlies the National Housing Act goes far beyond the humanitarian sentiments expressed by the Minister. It looks beyond the needs of individuals and communities and neighbourhoods to an environmental problem so vast that in its shadow individuals look like ants: the national problem of uncontrolled urban sprawl, which Canada suffers from in common with so much of the world today.

Canada is no longer a land of people spread out and breathing freely in wide open spaces: it is rapidly heading towards

being 90 per cent urbanized, or more. The Government, worried at the problems that arise out of this trend, have not been slow to see that the existing centralization of housing funds gives them a lever with which they are now attempting to influence the manner in which urbanization proceeds.

This was also made clear by the Minister of Urban Affairs as long ago as last January. He warned Parliament of a situation in which unconstrained urbanization, and so far really unmanaged urbanization, was being concentrated in a relative handful of larger cities and metropolitan areas and could, conceivably, lead to 'congested chaos in some areas and isolated rustic poverty in others.'

The Minister said 'The British, who have been attempting to cope with heavy urbanizing trends for a long time, know this. I quote the Chairman of the Greater London Council:

"Cities are indeed national assets, but they are not permanent assets. Like all assets, they need to be preserved and developed, and it is time that central governments recognized more clearly that investment in the future of their cities is as vital to national prosperity as it is to the well being of the cities themselves."

'The federal government appreciates that national investments are required for the future of urban Canada and for the future of the nation. *We are talking here of investments of planning and co-operation and setting of priorities, as well as investments of money. We have made major moves in these directions.*'

He went on to define the corporation's new role as an instrument of government. Since World War II, he said, its function had been to encourage and facilitate the supply of housing - with the result that Canada was now in a better position over homes for its citizens than most other countries. It was now moving on to new ground. It would no longer be simply a banking institution for the building industry. It had moved from concentrating on supporting the building of middle class housing and having to treat housing as an economic commodity. 'The corporation, under this government, is the instrument of federal social policy in the field of housing and community planning.'

It remains to be seen how that plan will work out in practice. Certainly there will be some opposition from the provinces, which do not all take kindly to the idea of Ottawa's intervention in housing. The national newspaper *Globe and Mail* made this point in a leader immediately after the announcement of the Central Housing and Mortgage Corporation's ten-point plan.

The leader concluded, 'On paper it all sounds splendid. Whether it can be translated from paper to housing will depend, chiefly, on how much of it is strangled by federal, provincial, municipal and community red tape. Ottawa may be too far away to co-ordinate such a massive programme: the provinces may be right.

'It is going to be fascinating to watch and see.'