

*Housing*

Indian life conform to a European concept of order and harmony. Father Duncan was one of the greatest missionaries to the Indian people. Perhaps if he had been less confident in his own ability and was less convinced of the superiority of his own culture, he could have helped to match some of the European technology with some of the aesthetic sense of the Indian people and come up with a much better housing situation than what we see in the pictures of early Metlakatla.

It is important as we begin a discussion of this bill that we recognize the importance of housing not just to provide shelter but in the total context of human life. I would like to consider the kind of housing policy that is essential to meet the challenge of the eighties.

There are at least four components that have to be brought together in such a housing policy. First, there is the question of our need for housing. Second, we have to look at the technology and the materials that we can use to provide housing. Third, we want to look at the question of aesthetics. Fourth, we have to look at the social dimension, how our housing stock fits into the community.

First let us look at the question of need. An absolute number of houses are needed. A few years ago it was estimated that we need to build 234,000 housing units per year. If we look at the housing starts over the last few years we see that in 1980 there were 158,000 housing starts. In 1981, we had 178,000. There are approximately 165,000 planned for 1982. We are falling behind our much needed housing requirements by 50,000 to 70,000 every year. We can look at the need for low cost housing in the various sectors of our population. We need to consider the change which has occurred in the makeup of our families such as the growing number of single parent families and the increasing number of senior citizens.

● (2010)

While reviewing housing needs, perhaps we need to reconsider the whole concept of suburbia. Suburbia is a concept which has run its course and perhaps it is time we recognized that we can no longer afford two and three-car houses because of the economic problems. Greater emphasis will have to be put on housing in the mid-town area where we must preserve the present stock of housing that exists there.

If one reviews what CMHC has done to assist this housing situation, one would find that in 1975 it made loans of \$900 million and in 1980, it made loans of \$300 million. Five years later it was making one third of the loans and this does not take into account the inflation factor.

While we consider the need for housing, it is important that we move away from the concept of housing as an investment, a hedge against inflation, or a nest egg, and start considering housing as a basic human right. The idea of housing as an investment has acted in a most detrimental way to Canadians. People who thought they had made a good investment in housing are now unable to meet mortgage payments. There are Canadians who own homes in one part of the country and have been transferred elsewhere but are unable to accept the transfer because the cost of housing has risen more sharply in the

new area. People who thought their investment value in their homes was rising are now faced with increased assessments which make it difficult for them to pay their taxes. Our concept of housing as an investment, rather than a human right and necessity, is no longer valid.

We must also consider the need for affordable rental units within our housing policy. Housing which was built under the previous MURB programs was very costly in many cases and we should now put money into low-cost rental units.

Another factor which must be considered is the technology and availability of materials to be used for our housing. A housing policy must be integrated with energy needs. In this regard a great deal more research should be conducted with respect to such areas as solar heating and conservation. It is interesting to note that a recent Gallup poll indicated that people preferred moving toward solar energy rather than nuclear energy by a ratio of nine to one. However, the government is spending our money on nuclear energy. The government should be assisting those home owners who have solar heating so that solar heating installations do not increase the assessment on their property taxes. There should not be a tax policy which works against an intelligent housing policy. There should be a housing policy which has land assembly plans. There is nothing to that effect in the bill. Land costs are one of the highest factors in housing, along with interest rates.

There is still too much construction on agricultural lands. We need more money to develop sewage treatment programs to meet the needs of the 1980s so that we will not continue to dump sewage and primary processed sewage into our rivers and oceans. For example, there are no public beaches for two million Montrealers because of the lack of adequate programs for treating sewage.

A housing policy which will take into account modern technology and the availability of materials will stimulate Canadian industry. As we begin to meet our housing needs we will stimulate the plywood and lumber industry, the cement industry, and other housing-related industries.

A modern housing policy should not just take into account the bare minimum requirement for shelter from the elements. It should also provide a sense of aesthetics in this modern industrial society with its stresses and strains. Although houses are needed, people need homes to which they have a sense of belonging.

**Mr. Nickerson:** We know where you belong.

**Mr. Manly:** Pardon me?

**Mr. Nickerson:** I said that we know where you belong.

**Mr. Manly:** I belong here to try to speak to an intelligent housing policy which we are not getting from the government. If the hon. member is satisfied with the government's housing policy, good for him.

There should be a housing policy which will allow people to live in homes they can be proud of. If the members to my right do not agree with that, that is too bad.