

6. the Residential Rehabilitation Assistance Program, through which loans are made to homeowners, Natives on reserve, and the disabled to aid in the repair of substandard housing and to assist in the modification of homes to suit the needs of the disabled;
7. the Emergency Repair Program, which provides rural households with assistance to make emergency repairs for the continued safe occupancy of their dwellings; and
8. Project Haven, a program that complements other government initiatives against family violence and provides funding for shelters for battered women and children.

The 1990 Budget indicated that funding for new commitments under CMHC social housing programs would be 15% less than planned. This initiative was reinforced in the 1991 Budget when it was announced that the reduction will be continued through to 1995-96. At that time, it was also announced that initiatives designed to improve the management of social housing, and produce further savings, would be introduced. These initiatives include financing social housing projects through bulk tenders, and amortizing the cost of capital improvements.

The then Minister of State (Housing), the Honourable Alan Redway, in his appearance before the Sub-Committee, indicated his belief that the poverty cycle can only be broken if the children living in poverty have decent shelter and a healthy environment in which to live. Nevertheless, he noted that almost 400,000 poor families with children remain in need of decent affordable housing, either because their current accommodations are overcrowded or are substandard, or because housing expenditures represent too significant a portion of their household income.¹³³ While housing is an important element in attempts to alleviate poverty, he noted that poverty is a product of many forces, and that education, skills training, counselling, social supports and opportunities will also be needed.¹³⁴

Mr. Redway noted that the government's efforts are targeted toward assisting those determined to be in core housing need. The approximately 1.3 million households in core need include lone- and two-parent families, unattached individuals, senior citizens, disabled persons and Aboriginal peoples who spend in excess of 30% of their income on decent, affordable shelter.¹³⁵ In 1988, female-led lone-parent families represented 14.8% of those in core housing need, and surveys cited by Mr. Redway indicate that almost 25% of households in public housing is headed by a lone parent. Further, in the portfolio of social housing, 340,000 children under the age of 15, and an additional 190,000 youths between the ages of 15 and 24, are being assisted.¹³⁶ He also indicated that just over 10% of public housing projects are high-rise buildings, and that the government's emphasis is on smaller projects which are integrated into the community.¹³⁷

Currently, \$1.7 billion annually in government subsidies is used to help meet the shelter needs of low-income Canadians; public housing, non-profit and co-operative housing, and programs targeted to Aboriginal peoples represent a stock of more than 637,000 subsidized dwellings. The majority of annual expenditures is used to continue the subsidization of these existing dwellings, which may subsidize shelter costs to as low as 25% of their income; this cost increases every year. Moneys in excess of those required to assist those in the existing housing stock is used to: build

¹³³ *Proceedings*, Issue 3, p. 4.

¹³⁴ *Ibid.*, p. 8.

¹³⁵ *Ibid.*, p. 15.

¹³⁶ *Ibid.*, p. 5.

¹³⁷ *Ibid.*