the field of housing and other related fields, I can assure him that we will be the first to speak about it.

It has been said that the minister attended a tri-level conference with representatives of the provinces, the municipalities and the federal government. I note that he hopes to develop an agenda in the near future and to have a further tri-level conference. This is a step in the right direction: it gives meaning to the phrase "urban affairs." Even though we have tri-level conferences, I hope they will not merely be consultative and that the federal government will assume a leadership role in regard to urban affairs.

If I may speak generally with regard to the problem of housing, I would repeat that it is one of the main facets of urban affairs, probably the most important one. During the past ten years in housing we have had more ups and downs than a stock market chart. The government has considered the housing ministry as of secondary importance. In the past it has been attached to such portfolios as labour and revenue. The federal government has neglected to give leadership in housing; therefore, we have gone from one housing crisis to another without any forthright, long-term solutions being brought forth. In the past the federal government has treated housing as an economic regulator, turning the tap on and off depending upon the economic conditions prevalent at any particular time.

In the last ten years we have had many studies on housing. We have received briefs from social agencies, trade unions, churches and co-operatives. Then we had the ultimate in the task force on housing in 1968, headed by the hon. member for Trinity (Mr. Hellyer), which reported in 1969. If anything emerged from all these studies and task forces, it was a housing philosophy. The task force on housing set forth this philosophy in very clear terms when it said that every Canadian is entitled to clean, warm shelter as a matter of basic human right. The Canadian Council for Social Development, which was formerly the Canadian Welfare Council, said all Canadians have a right to be adequately housed whether they can afford it or not. Therefore, the conclusion to be drawn is that housing must be considered neither as a business nor an industry but as a social program. In other words, housing must be put on the same basis as education, medicare and other social services.

The question arises: How will this be implemented? The federal government must accept the over-all responsibility for housing throughout the country. The federal government must allocate responsibilities to private industry and make known its own responsibilities. It cannot pick up the pieces after private contractors have had the first crack at it. This has been the history of housing in Canada for the past ten years.

I must be constructive and ask myself what the NDP would do in these circumstances. We would implement the philosophy set forth in the task force report, and also set forth by the Canadian Council for Social Development whereby all Canadians are entitled to clean, warm shelter as a basic human right and are entitled to adequate housing whether they can afford it or not. How Urban Affairs

would we do this, Mr. Speaker? First of all, we would consult the provincial and municipal governments to assess the housing needs of all Canadians. The Economic Council of Canada has said that one million homes are required within the next five years, a figure also mentioned by the task force on housing. It is rather noteworthy that Central Mortgage and Housing Corporation indicated that 225,000 homes would be required each year for the next five years.

• (9:00 p.m.)

We in the New Democratic Party feel that there should be at least 250,000 homes over the next five years to take care of the short-fall in housing that we have experienced in the last ten years. We should keep in mind that seven out of every ten Canadians are living in urban areas at present, and more than eight out of ten will do so by 1980, most of them in 29 municipalities and major cities across the country. This indicates present and future needs with regard to housing. I would remind hon. members that according to the task force on housing, half a million homes are substandard, requiring a great deal of repair and rehabilitation. May I also say, Mr. Speaker, that many Canadians live in double up accommodation, thereby creating social and economic stresses. We have the resources, we have the materials, we have the technology, we have the intellect and the labour to meet these needs and demands. What it takes is the courage and the strength to implement them.

Also, 35 per cent of all Canadians earn less than \$4,000 a year and therefore housing is out of their reach. Our record in public housing is little short of disgraceful. The present Canadian stock in housing is between 1 per cent and 2 per cent of public housing, whereas in England and the European countries the range of public housing is between 30 and 40 per cent, and our neighbours to the south have a range of 5 per cent. It is high time we took a bold initiative with regard to public housing.

The question of how we finance housing in Canada then arises. In their report the task force said that \$20 billion is required in the next five years to meet the requirement of one million homes. They set forth information to show that under the present situation financing is 50 per cent by financial institutions and pension funds, individual equity amounts to 25 per cent and CMHC falls below 20 per cent. We would see to it that there is adequate financing to meet the needs of housing. At present the minister calls together the financial institutions and pension fund and attempts to persuade them to put moneys into housing.

If the federal government had not contributed very heavily to housing in the last half of 1970, we would have had a very poor housing record. I think it takes more than persuasion when dealing with financial institutions and pension funds. If persuasion failed with regard to instituting financial arrangements for housing, our party would certainly implement laws requiring that a percentage of their investment portfolio be allocated to housing. I think it is high time financial institutions and pension funds realized that they have a social responsi-

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