

National Housing Act

there is not the proper protection. This lady is worried about how she is going to meet the costs of renovating, rehabilitating her home. I hope this program will help this person and people like her. There are quite a few people in these circumstances.

● (1540)

RRAP is of assistance. RNHP, according to the Minister this morning, should be another avenue of assistance for the very needy and single parents, particularly women, who have to work and keep their families. They have a tough job making ends meet. Day in and day out they worry whether their health can stand it. They do not make enough to rehabilitate their homes. When they have the advantage of owning a home, it is far better than having to pay rent. If they can get assistance to rehabilitate their houses so they can live in them for a few more years, it is an advantage. Perhaps a roof needs attention. Maybe shingling has to be done. Perhaps they need to put a furnace in the basement to distribute heat throughout their homes to keep warm. They may need proper windows or storm doors. Plastering may be needed. These are things I would like to see included in the Rural and Native Housing Program.

There are people in Canada, and we can find them in every constituency, who have a tough time. In some cases it may be partly their own fault, but largely it is through no fault of their own. People are left with children and burdens. They do their utmost to pay their own way, but some cannot make it. These are the people we all want to help. The single parent who I mentioned is an example. I hope this program can help to shingle her roof or to fix up her house so that she and her children will not be cold every time the wind blows or every time there is a storm.

As the Minister said this morning, this Bill is also for the native people. I cited a case two years ago concerning people on one of my reservations. I have three reservations in my riding of Bow River. In this case 22 people were forced to live in a house that was built for a family of five or six at the most. Imagine, Mr. Speaker, 22 people living in a house. It is not healthy, hygienic, or sound. In a country like Canada, it is neither sensible nor reasonable. Our Indian and native people should not be subjected to that type of thing.

I hope the Government will present a program that will help our native people to rehabilitate their homes. There should be other programs giving our native people and Indian people incentives to build homes in which they can raise their families. Indian women like a nice home just as much as white women do. Indian women like their children to be warm and properly looked after, just as any other mother does. Indian women cry when their children are cold and hungry. They bleed when a needle pricks them. They are human beings. Many people forget that our Indian people are human beings. I once told a chap that a son of a certain Indian had passed away. He shrugged his shoulders and said "so what". He was the son of a native person and that was the biggest loss he ever had. Anything we can do to provide our Indian people with an incentive for them to have homes and to help them rehabilitate their homes so they can have proper living conditions will

make this country greater. This is desperately needed and I agree with the Minister on that point.

We should try to help people to own their own homes. Some people have given up hope that they will ever be able to buy homes. With the prices today many people in their 20s, 30s, and 40s have given up hope of ever being able to buy a home. When you talk about \$79,000 or \$110,000, you might as well say a million dollars because the amount is meaningless to people who are working day by day and living on pay cheques from week to week. They have never been able to earn high salaries. They would like to have a home. They decide to do the next best thing, which is to rent a home. It gives them a little security.

There are programs available. I want to deal with only one. I am very interested in the co-operative program. I believe the co-op program is a free enterprise program. When the men of Rochdale started the first co-operative, they did not say "we will cut prices". They said that they would charge the regular prices and profits made would go to the people involved. That is free enterprise as far as those people are concerned. It may not be free enterprise for others outside the co-op, but people can secure rental housing, run their own affairs and have security. I want to commend the department for help it has given so far on co-operative housing.

I was very disappointed with the answer given by the Minister the other day when he said that he was cutting back on that program. That program is helping hundreds of people. It is hurting the free enterprise system. Houses are put up for tender. Every dollar given to that program creates homes. When the homes are built, there is no longer a worry to the Government. People run their own affairs. People have some security because their rents are set. If the utilities, the taxes or the interest rate on the mortgage goes up, they know what they have to do, and they run their affairs accordingly. They are all managers of the business. They increase their rents. There is no blame put on the Government. If the rent, the fuel costs, or the mortgage rate goes up, they realize they have to pay a little more. It gives people the freedom to run their own affairs. They do not come to the Government wanting a hand-out. They pay their rents and they run their own affairs.

There is a co-operative in my constituency. This co-operative has some very poor, some not-so-poor, some middle class and a few who are well off in it. As a matter of fact, 72 per cent of the people earn less than \$10,000 a year. Eighty per cent earn less than \$20,000 a year. The other 20 per cent earn over \$20,000. These people have no social stigma at all. No matter what they earn, they all live in the same place. They are members of the same co-operative. They run their business. This is an avenue I would like to see the Minister look at again. It does a tremendous service. Every dollar put into that program goes into building another house. Many of the programs of subsidies and rentals build no new homes.

● (1550)

I see Mr. Speaker indicating that my time is almost up. Obviously I will not be able to deal with the other rental and