

National Housing Act

Mr. Speaker, I am discussing Lower Town because the experience has not always been a happy one. It is therefore a pleasure to realize that Bill C-133 contains very strict provisions concerning the planning, development and implementation of urban renewal projects.

There certainly will be in my constituency other improvement programs for residential neighbourhoods inhabited mostly by low income individuals and I have no doubt that the experience gained in the Lower Town project and other similar projects will contribute to humanize such programs.

There are areas in my constituency where housing development has the absolute priority; we still wish to keep these areas and I am convinced that the governments, in the light of the experience gained in Lower Town, will approach the problem in a more humane fashion and that the social and economic factors will have the importance that they deserve.

• (1530)

[*English*]

Mr. Speaker, if we are frank and honest I think we must admit that a good many things can be attributed to human error. In lower town the dispersing of the population, the breaking up of a community, in the name of urban renewal by what has been called bulldozer methods is now something in the past. I am glad to note that in Bill C-133 we find certain guarantees and a very real preoccupation with proper planning and the development of our older neighbourhoods. Speaking of older neighbourhoods, Mr. Speaker, we are proud in Ottawa East to have areas which are not only historically important but contain very architecturally valuable and interesting houses. They demand attention in order to preserve their aesthetic and cultural values.

Unfortunately, modern development and the high cost of land, coupled with sometimes absentee ownership and the prospect of speculative profits, have doomed many interesting old structures to high-rise developments. We must keep in mind the value of these dwellings and, if possible, encourage their purchase by interested citizens of moderate income who may want to repair and renovate these older homes and in so doing preserve the quality, the design features and the beauty of the old architecture. We must keep some of the past about us so that we may feel a sense of perspective of time as we look at our surroundings and cherish the best of our heritage.

[*Translation*]

Mr. Speaker, I welcome the fact that Ontario was one of the first provinces to announce it would take advantage of the amendments to the National Housing Act and that it would assist financially privately owned enterprises in the field of housing, provided the latter supply a certain number of units, for a given period, to low-income families whose rent would be established according to their income.

However, I must mention the fact that, while establishing a regional office in Ottawa, our national capital, the Ontario Housing Corporation did not deem it necessary to obtain the services of bilingual personnel which could give to the Ottawa people, with a Francophone population of over 100,000, information and services about housing.

In the case of Ontario, which has adopted institutional bilingualism a few years ago and which makes much of that fact, I find this an abnormal and unacceptable situation.

One of the amendments which pleases me most in Bill C-133 is the one that will allow average or low income families to acquire their own house. Many of those families living in rented houses could, with some assistance, become homeowners. For those who want and prefer to be owners rather than tenants and who can benefit from that program, this represents an interesting alternative. The amount of assistance which could be provided to the families will depend upon their income. That assistance will be provided in three ways: first, the reimbursement period for the mortgage loan can be extended up to 40 years. The rate of interest on the mortgage will be reduced, according to the family's income, starting with the regular market rate to the rate nearer that charged the Central Mortgage and Housing Corporation when it borrows its funds. If the extension of the reimbursement period and the reduction of the mortgage interest rate is still not enough, the federal government could grant a loan to keep, within tolerable limits, the monthly payments the family must pay.

Another amendment which I find very interesting is one to enable many public-spirited organizations to build or purchase decent housing they could rent on a non-profit basis to low income Canadians. This sort of housing is usually intended for the aged, but could also be used for other special groups, such as those in the low income bracket in general.

These amendments to the National Housing Act will raise the amount of the loans available to non-profit organizations from 95 to 100 per cent of the loan value of the projects involved. The loans will be repayable over periods up to 50 years, and will carry a low rate of interest.

In addition to these special loans, the federal government will grant subsidies to these organizations, of up to 10 per cent of capital costs. Non-profit organizations very often need help in launching their housing programs, in planning them and developing them to the point at which they can apply for loans. The federal government will provide special funds for getting started, lending up to \$10,000. Non-profit organizations will also be eligible for loans and subsidies under the new housing rehabilitation program.

I am happy to observe that special attention has been paid, not only to home improvements, but also to the quality of the neighbourhood and surroundings. There are in my constituency several areas inhabited by low or middle income Canadians, where community services are lacking and the community spirit is crumbling away. We have been trying for some years, with social activities programs, the creation of citizens' committees, training in citizenship and various other measures, to encourage citizens to become aware of their surroundings. With a degree of help and encouragement to their inhabitants, some of the old areas of our town could be preserved, and become pleasant, wholesome places to live in. Bill C-133 proposes help to municipalities in planning, buying land, building or improving community facilities, etc. Of