

National Housing Act

● (8:20 p.m.)

[English]

Mrs. Grace MacInnis (Vancouver-Kingsway): Mr. Speaker, now that housing has become one of the important factors in the increasing cost of living and one of the big consumer problems, I want to reiterate at the outset what my colleague, the hon. member for Broadview (Mr. Gilbert) said this afternoon, namely, that we consider housing to be sufficiently important to warrant a department for housing alone with a minister whose time would be devoted exclusively to it. I know that the minister has far too much work on his shoulders at the present time, having in mind all the labour matters which have come up recently, and that it is exceedingly unfair to expect him to do justice to the housing needs of this country at the same time.

We are glad to see the improvements in our housing legislation set forth in the amendments. We welcome in particular the amendment in clause 1, which reads as follows:

In respect of a loan to a home owner, to a builder who intends to sell the house to a home purchaser, to the person who owns the farm, to a co-operative housing association, or to a person who intends to purchase, improve and occupy an existing house.

We think that the possibility of using and improving existing houses is an excellent idea and we welcome this amendment very much.

We also welcome the amendment with respect to loans for student housing projects. This is another amendment which we consider will meet a real need in the long run. I do not intend to deal with these matters any further because my colleague from Broadview has expressed our views in this regard. Nevertheless we are very far from being satisfied with the National Housing Act as it is at present or even as it is to be amended because we do not think these amendments are sufficient at this time.

At the expense of repetition I should like to quote what has already been quoted by the hon. member for Fraser Valley (Mr. Patterson) from that very enlightened document prepared by the Canadian Labour Congress which was presented earlier this year in the form of a brief to the cabinet. The reason I want to quote from it, apart from its usefulness in describing our views on the housing needs of this country, is that the unions are so frequently considered to be interested in nothing but the wages, hours and working conditions of their members. I think that in this document they have put forward a very

statesmanlike point of view on housing. Some of what I intend to quote will be repetition but I think it is sufficiently important to bear repetition. It reads as follows:

The National Housing Act has yet to be of significant value to those with low incomes. The provisions of the Act and the activities of Central Mortgage and Housing Corporation have succeeded in providing housing for those who, generally speaking, already had sufficient income to obtain it or who needed only some help in doing so. Those with very low incomes, and by this we mean wage earners with low earnings, the elderly on small pensions or social assistance and other needy elements in the community, continue to live in congested quarters, in substandard housing and in blighted areas or slums. They are the unwilling heirs of the cast-off housing left behind by the more fortunate members of the population. To make matters worse, they are often compelled to pay unduly high rents for the unsatisfactory facilities that are available to them.

The shelter needs of these low income groups cannot be met by the commercial housing market. The National Housing Act has also failed to satisfy these needs, not so much because of deficiencies in the legislation, although it has room for improvement, but because of failure to make effective use of it. For those with low incomes the answer lies in subsidized public housing, with rentals geared to means. There is by now such an abundance of evidence pointing to the accuracy of this statement that we do not consider it necessary to elaborate on it here. But the record of public housing in Canada is a sorry one. It is almost non-existent in terms of all the housing that has been built in the post-war period.

I am stopping at this point to note that in the brief from which I have read three groups are picked out, first, wage earners with low incomes, second, the elderly on small pensions and, third, those on social assistance. I now wish to add a fourth category which was referred to so eloquently by the hon. member sitting opposite me. I have also thought of this for a long time. I am referring to young couples who are starting out on married life and are trying to find housing for themselves. It is true that a great many of these young people can buy housing with assistance but a great many of them are not able to get it and must depend on public low rental housing projects. I agree with my hon. friend opposite that wherever possible incentives should be provided in the form of loans for the purchase of housing or for rental projects for young families starting out because if we are to provide a decent foundation for family life in this country we must begin with the younger couples who are commencing their married life. For all these young people in the low income brackets the cost of buying a home is too great because the price of land has soared and interest rates have gone up.