

CMHC Act

Mortgage Corporation" to "Habitat Canada". I would ask the hon. member for York West, through you, Madam Speaker, how many constituents in his riding have asked that CMHC change its name to Habitat Canada. How many people have asked him about the serious housing crisis in his area? How many people have asked him about high interest rates, shortage of supply, high rents and the high cost of housing? I would venture to say that not five people in his constituency have asked the hon. member to change the name Central Mortgage and Housing Corporation to Habitat Canada. I would say that hundreds of people have asked him questions with regard to the serious shortage of housing, the high cost of housing and rents and high interest rates. They have asked him this time and again, and this is his answer with regard to Central Mortgage and Housing Corporation.

Mr. Fleming: Do you want an answer?

Mr. Gilbert: Yes.

Mr. Fleming: Madam Speaker, as both the previous speakers well know, although I am a government supporter I am not the government. In private members' hour I hardly have the ability to move a motion that is going to involve finance, affect inflation or anything else. Hon. members work through their caucus; I work through mine. In private members' hour we try to do something that is useful. That is why I suggested this. I was in communications for 12 years. I have a deep belief that if Canadians understand what they are dealing with, they are ready to approach government and receive the help of government.

Mr. Gilbert: Today we have the hon. member for York West speaking about a change in name. On December 3, two days ago, the Minister of State for Urban Affairs (Mr. Danson) spoke to the Toronto Home Builders' Association. He said:

Almost 800,000 Canadian households spend more than 25 per cent of their gross income on shelter. Even more disturbing is the knowledge that 107,000 tenant families with incomes under \$3,000 spend over 50 per cent of their incomes for shelter. These are hardly comforting statistics, nor is the fact that there are some 500,000 housing units in Canada requiring rehabilitation or replacement . . .

The present shortage of suitable accommodation at affordable prices in Toronto and other cities across Canada is not acceptable. It is not acceptable to the people who need housing in communities where the shortages exist. It is not acceptable to the federal, provincial or municipal governments and surely it is not acceptable to builders either . . .

I am particularly concerned about the shortage of apartments and other types of accommodation for rent. For this kind of housing, starts declined nearly 60 per cent in the first 10 months of the year. Rents, on the whole, have not increased at nearly the rate of other costs, but the continuing vacancy rates of less than two per cent in major centres could produce pressures on rents that are unacceptable.

Here we have a minister setting forth the housing crisis, and the hon. member for York West wanting to bring about a mere change in name which would have no effect on the housing crisis being experienced in Canada. The previous speaker set forth the definition of "habitat". I also looked up the definition. It is rather interesting. The Concise Oxford Dictionary states: "habitat; natural home of plant or animal." Are we going to change the name of CMHC to this?

Mr. Fleming: Read on.

[Mr. Gilbert.]

Mr. Gilbert: It says "habitation". Now if we look to the definition of housing, it reads: "house; building for human habitation." We now have Central Mortgage and Housing Corporation. I would prefer that we have Canadian Housing and Mortgage Corporation. That would set forth the number one item across Canada—housing. It would then set forth mortgages. We would then have Canadian, or Canada Housing and Mortgage Corporation. That would make sense. Central Mortgage and Housing Corporation commenced on January 1, 1945. It is companion to the National Housing Act. In a great many ways it administers the National Housing Act with regard to housing, mortgage loans, research and many other items.

CMHC has had its name for almost 30 years. In Ontario we have the Ontario Housing Corporation, more commonly called by ordinary folk, OHC. OHC blends in nicely with CMHC. Across the country there are many housing corporations and commissions which go by the short name. Habitat Canada would not fit in with the theme of housing across Canada. If it is the natural place for plants and animals; it has no place in housing. When we talk about housing, we talk about different types; for example, there is single-family housing, row type housing, condominium type housing, co-operative housing, senior citizens' housing and public housing. This is what CMHC is all about. Can you imagine calling it single-family habitat, row type habitat, condominium habitat, co-operative habitat, senior citizens' habitat, and public habitat?

Mr. Baker (Grenville-Carleton): "Cohabitat."

Mr. Gilbert: As the hon. member says, maybe we should call it "cohabitat", common law habitat. We associate Habitat with Expo 67. I thought that was an interesting design in housing. It acquired a name with regard to a special type of housing. But it did not catch on. That is the main thing.

● (1730)

Mr. Baker (Grenville-Carleton): A high rent district.

Mr. Gilbert: The hon. member has pointed out that, in Montreal, Habitat is associated with high rents. That is not a significant achievement. One should bear in mind the expense of changing the name CMHC to Habitat Canada, as well as the confusion it would create across the country. People have learned that the initials CMHC stand for Central Mortgage and Housing Corporation. Why should they have to change to Habitat Canada?

Mr. Baker (Grenville-Carleton): Imagine the difficulty of discharging a mortgage.

Mr. Gilbert: If the government wants to bring about a change in name I think it is the responsibility of the government to bring forward the legislation, not that of a private member.

Mr. Kaplan: That is not what you say about your own bills.

Mr. Gilbert: Ah, if parliament were to enact my bills we would see a garden of Eden, we would experience the millenium within a very short time. As I was saying, the