

Housing

cent mortgage at this time, how much better a 13.5 per cent mortgage rate now sounds!

During the 1980 election campaign, in February 1980, the Liberals promised to increase "affordability of ownership so that more Canadians can choose between renting and owning". What a hollow lot of words that is at this point, because there are very few Canadians, given the present high mortgage rates, who have that choice of renting or owning.

However, facts and figures aside—and I have been dealing with a number of facts and a number of figures—how can the government ignore the human cost of its failure to deal with the serious housing problem and the housing crisis which confront this nation? The homeless in metropolitan Toronto provide a very dramatic illustration of this. Hundreds of ex-psychiatric patients, battered wives, single parents, unemployed, welfare recipients and evicted families—the have-nots of our population—have joined the traditional down and out people and the drifters. They have joined them in not being able to find accommodation. They have joined the ranks of the homeless. They are the real victims of the so-called equity budget of the Minister of Finance.

According to a recent series on the homeless in the *Toronto Star*, as many as 3,000 people could be homeless in Toronto at this time when vacancy rates and housing starts have fallen to an all-time low, with nowhere to turn at night and no shelter they can call their own. Usually metro's hostels and their 1,100 beds are taxed and overbooked in January and February, but in October of last year they were already full before the real depth of winter occurred. They were already full, and people were looking for places to stay overnight. In December one of the churches in Toronto set up an emergency shelter and took in some 250 people. They had to sleep on the floor, but at least this provided a roof over their heads. That is how desperate things are, and that accounts for only half the 3,000 people who right now are homeless in the city of Toronto.

Toronto alderman Gordon Cressy is quoted as saying that if more affordable housing is not provided, more vandalism and more theft will result. To quote Mr. Cressy from a *Toronto Star* article of December 10, 1981:

We're on a collision course. The survival instinct is very strong in people. If they are left on their own, they'll go out and get what they need.

Jay MacGillivray, a hostel worker at Nellie's Home for Woman, says that the housing crisis has already claimed lives. Think of the seriousness of that statement! Jay MacGillivray was quoted as saying that people are literally dying because there is not enough housing. She went on to cite the illustration of four women aged 28, 29 and 30 and already distressed by their personal problems, to the point that they committed suicide last fall because they had no place to go. These four women were alone, abandoned and homeless, and they ended up committing suicide. They had no place to go.

There are cases in my constituency in Kingston. I meet people when I go to my office on Saturdays. A woman came to see me. She had worked hard all her life, as had her husband, and through no fault of their own, both their jobs in the manufacturing sector were terminated. Both found themselves

unaccountably on unemployment insurance for the first time in their lives, although each of them had worked for a number of years. They came to a point where they were faced with a great increase in the mortgage rates they had to pay. Their renewal had increased their mortgage rate tremendously. One of them came to me and said, "What are we going to do?" They have unemployment insurance on which to live. They have to face the fact that their mortgage payments will increase drastically, and they have no help. The alternative is that their home will be taken away from them. It was solutions to these kinds of problems people were looking for when they knew there would be assistance in the budget respecting housing needs. People hoped for assistance that would help them personally, but it did not come. It did not come to the hundreds of thousands who desperately need that kind of help.

Canada needs something in the vicinity of 220,000 new housing units each year. Back in 1980 only 159,000 housing units were begun. In 1981, last year, 178,000 units were built. Each time the number was well under the 220,000 units it is estimated we need every year. The latest forecast I have seen for this year has been by HUDAC. That was in February of 1982, and HUDAC predicted that only 155,000 units will be built in 1982. If we were to take the results of the last three years together, we would see that there is a shortfall in Canada of 168,000 new units. High interest rates have made construction of badly needed apartment buildings unprofitable for anyone to take on. In Ontario a landlord would have to charge in the order of \$800 per month for a typical one-bedroom apartment just to break even on a new building financed at today's interest rates. How many people can we find who would pay \$800 for a one-bedroom apartment? This is more than double the current rental rates in most cities; not surprisingly, apartment construction has ground to a halt. I want to elaborate on what I think is the plight of renters. Just what has the government offered to deal with the rental shortage? Instead of increasing funding for rental units, it is reducing it.

• (2020)

The MURB program was responsible for the construction of approximately 25,000 units in 1981. This program should be reinstated.

The assistance proposed to builders is expected to result in only 15,000 starts or 10,000 fewer than were built last year under the MURB program. Simply put, Mr. Speaker, the government's commitment to social housing has been reduced to 25,000 starts this year, from 30,000 last year. In every sector we see that the number of units, whether social housing units or MURBs, will be down this year.

The poor and the sick, who need shelter the most, find it toughest to get. In Toronto, renovations and demolitions have claimed many of the old boarding houses which used to be rented to people with little or a very subsidized income.

More than 8,000 people are on waiting lists for government subsidized public housing. The minister's own officials told him in the leaked CMHC document: