

inadequate provision has been made across Canada for the housing needs of elderly people.

The New Democratic Party suggests the following program for housing in Canada, particularly concentrating on the needs of those in the low and middle income groups for whom private enterprise has failed in the provision of adequate housing:

First, there should be a federal ministry of urban affairs and housing. The present set-up of having housing as an appendage to the Department of Labour is not adequate. This need was also ably stated by the member for St. Paul's (Mr. Wahn) immediately after the last election and serious consideration should be given to this suggestion. Central Mortgage and Housing Corporation would report to the minister in charge of this department. It would have the function of suggesting the over-all housing policy for Canada, spelling out the objectives in legislation to be presented to parliament. The department would also be responsible for financing houses through loans and grants.

The department would be responsible for social, economic, technical and design research into housing and community problems. It would be responsible for co-ordination of the measurement of national housing needs as forwarded by the provinces and the determination of national priorities and programs, again with the necessary consultation with and agreement of the provinces. One would like to see C.M.H.C. taking an active part in implementing the plans set forth by Professor Murray with regard to housing needs determined for the year 1981.

Second, N.H.A. loans must be available to purchasers of existing homes whether they lie within a designated urban renewal area or not. Often people in the lower and middle income groups cannot afford the purchase of new homes but would be able to finance the purchase of older homes if mortgages were available demanding reasonable down payments and bearing low interest rates.

● (12:30 p.m.)

There is a striking example of the above need in my own riding of Toronto Broadview. There is an urban renewal plan development in my area which involves the three levels of government. Many problems have arisen in the first phase of development. The foremost has been the question of compensation to the home owner. The federal government takes the position that it is not responsible because, in the words of the minister, it

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acts as only the banker or financier of the development. The provincial government refers the problem to the municipal government and in turn the municipal government claims it is bound by the expropriation act which is a provincial statute.

The result has been a failure by all levels of government to recognize a particular problem of urban renewal development programs concerning fair and adequate compensation to these owners. The expropriation act provides compensation only on the market value of these houses at the time of expropriation and does not take into account the compulsory taking or any replacement costs these people suffer.

This has resulted in owners having to pay at least 20 per cent to 25 per cent more than they have been offered for their homes for comparable homes in other areas. Many of these people are elderly and live on fixed incomes, and the necessity of moving and assuming mortgages renders a great hardship on them. Therefore I would ask the Minister of Finance to consult with the Minister of Labour who is in charge of housing and to press for and facilitate necessary changes by the provinces and municipalities to make more adequate compensation on the basis of market value, compulsory taking and replacement costs. Another step in the right direction would be taken if these persons who buy older homes were allowed N.H.A. mortgages at reasonable interest rates. Justice demands this type of treatment.

At this time I might mention also a necessary amendment to the National Housing Act which has been urged by the Ryerson Polytechnical Institute. A letter to me and to my colleagues in this party, dated March 11, 1966,—I am sure the Minister of Finance received a copy because he represents a riding in Toronto—reads as follows:

The board of governors of Ryerson Polytechnical Institute respectfully request your support to the amendment of the National Housing Act at the earliest possible moment which would permit loans to Ryerson for the purpose of construction of residential facilities. We realize that Ryerson is not alone in this matter and that the amendment would probably include an eligibility for such loans to post-secondary, non-degree granting institutes of which there are several across Canada. At present such institutes do not qualify for N.H.A. loans.

Our present enrolment is 4,200 day students. Half of these students come from outside metropolitan Toronto. The availability of suitable private residential facilities is not good and is deteriorating yearly. As you are perhaps aware, the board has recently announced an expansion