

National Housing Act

My concern would be that if the experience of the government over the next year or two is that \$100 million is not enough, then it should be prepared to try to find the funds to expand that to an even greater amount. I also want to say in relation to the land bank program that I believe it is extremely important in cases where a loan is taken out and land acquired and retained in public hands, whether by the province or by the municipality, that the term of the loan is doubled so that it will not be a period of 25 years, but a period of 50 years repayment, thereby providing a real opportunity for the public sector to take a piece of the action in this area with the feeling that they do not have to worry about the short-range situation; they then know they can control long range development without a heavy short-range burden on local taxpayers.

I want to speak for a moment about the assisted home ownership program. I think there are three major factors which show the positive direction of this legislation as proposed by the government. The first is that if you are to assist people buying homes you must realize that today even with the kind of land bank program I have discussed, it will take a lot more time for lower income people to pay off a mortgage because prices have gone up tremendously. Many people, not just the upper middle-class and the wealthy, but the great broad strength of this country, the group below that level, still want an opportunity to have homes and the extension of the mortgage period to 40 years will be of a real assistance. I hope, indeed that we will get to a point where we can actually bring down prices in respect of houses because 40 years is a long time to have a mortgage hanging around one's neck.

The second positive point I find in the assisted home ownership program is the fact that we have the pledge the government will make money available at the lowest rate of interest possible for these people. The government finally has shown its concern by lengthening the period of mortgaging, lowering interest rates, and by saying that, in many instances, it will even go further in order to allow people to get a start and will take action to help many with partial grants to assist home ownership without any strings. I think I spoke briefly about the non-profit housing assistance and how it will help churches in the city core as well as help service clubs and other groups develop in the community to do the kind of thing the government has tried to do alone with limited funds over a number of years. Perhaps it could have accomplished a lot more if it had decided sooner to encourage the private sector by taking the kind of measures proposed in this bill.

I want to go on from there, if I can, to talk about the fact that in the non-profit housing assistance program there is provision for an increase from 95 per cent to 100 per cent of the loan value. I have heard several members in this debate in the early stages pooh-pooh this provision. I believe it is very important. If you take a piece of land occupied by a large church in downtown Toronto where the congregation has fallen off to 150 to 200 people, they can move and join up with another congregation nearby. They can now take the acre and a half or two acres of land they hold including the manse, the church itself, the parking area and so on and the government can say: we will lend you the total amount and are even willing to give

you as much as a 10 per cent grant of the capital cost; away you go, build it and participate with the public sector in developing this kind of housing which would be of tremendous assistance.

Now, perhaps I might touch in some detail on the neighbourhood improvement program. This is something very close to my heart and particularly important to one area of my riding, the old community of Weston, where as I say, through being engulfed by suburban sprawl and by the confrontation between high rises and single family homes, a great disruption has been brought on in what was a proud and positive community. This is a very important point. I stressed earlier that the government, in some cases, was taking the initiative and, in other cases, was allowing the other levels of government to become involved.

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I think it is very important that when you go to the assistance of a particular community, you must leave them with the steering of the project. That is very much what has been done in this part of the legislation. Municipalities, in conjunction with the province, will decide what they want to do, but we will set down what we will make available to them. I am not just referring to the chance to fix up the plumbing in a house but to find out whether, for example, there is need for more parks, whether a small businessman in the area needs his corner store improved so that it may remain structurally sound in the years ahead, or whether there is need for more social facilities or day care centres. It is done as an entire project rather than street by street. The whole community works together to refurbish itself and regain the community pride which has been lost through urban sprawl and the development of the great megalopolis around.

In conclusion I should like, if I may, to sum up the areas in which I have found encouragement. When you tie together the various facets of Bill C-133 you find massive new directions, hundreds of millions of dollars being spent. There is experimentation in areas where we must admit we do not have much experience. We are saying that in urban areas we will do something about the high cost of land and at last try to take a large step toward bringing down the price which speculators have brought about in our urban communities. We are also saying that our established communities and old neighbourhoods will no longer be faced with the kind of blight and decay they have faced until now because of the greed of developers in recent years. They will have a chance to pull themselves together and, once more, be what they were 15, 20, 30 or even 40 years ago. We will assist people in home ownership and be of assistance—in fact there will even be grants in some cases—to people in the lower middle class and working class to make it possible for them to get a real chance to buy a place of their own.

We will also develop new communities, not ghettos but communities where transportation, communications and other services will be interrelated. We will direct our efforts toward delaying urban communities as well as troubled suburbia, the poor residents as well as the poor small businessmen. We will tie it all together and say: here is a new approach to the housing problem in Canada. Initially, we will spend money for the assembly of land, in