

National Housing Act

opposite are against. One is approving National Housing Act lenders, insuring Central Mortgage and Housing Corporation Loans and increasing the amount of all loans from \$19 billion to \$25 billion. I really do not see what is the diabolical part of that provision. I think most members would agree that increasing the amount available in CMHC mortgages by such a substantial amount is worthy of support. The aggregate amount of the loans available for direct lending activities is to be increased from \$10 billion to \$12 billion, an increase of 20 per cent—

● (2050)

An hon. Member: That only takes care of inflation.

Mr. Anderson: If the hon. member does not think this is a correct step to take, I am sure the minister would be prepared to decrease the amount available for mortgages.

Bill C-46 provides for further assistance to municipalities in connection with sewage treatment and also for the opening up of sanitary trunk services in new residential areas. Service along these lines has been provided in the past, but not in respect of trunk sewers. These are now to be included. Perhaps the opposition does not agree with this part of the bill. For my part I believe that any move to increase money available to municipalities is a step in the right direction.

It is my firm belief that housing is not just a federal responsibility but that it demands co-operation among all three levels of government. Those who think the federal government acting alone will ever be able to solve the problems of housing are completely erroneous.

Provision for land-leasing in respect of non-profit housing is also included in the bill. The legislation gives CMHC authority to acquire such land at favourable rates. The current program provides sponsors with 100 per cent financing and an outright grant of 10 per cent of capital cost, with a starter fund of up to \$10,000 per project. Again this is one of the features of the bill designed to make it easier to acquire land for construction purposes.

The subject of privately-funded low rental housing is also dealt with, and I do not think any hon. member would disagree with what the government is seeking to do in this field. Perhaps the part of the bill which will prove the widest benefit is that dealing with AHOP. The House is probably aware that in 1974 approximately \$450 million was provided under the AHOP program by the federal government. If I am not mistaken this represented approximately 22,000 housing starts. There are optimistic hopes that up to \$1 billion or more will be provided by the private sector. We shall furnish up to \$600 a year for assistance to people who would not normally be able to get mortgages because they could not afford to pay the 11 or 11 ¼ per cent. I think it will be found that the extent of the AHOP program of 1974 will be doubled or trebled as a result of the introduction of private capital with the assistance of the federal government, though there is no way of being certain at this point.

Some experts have stated that as much as \$2 billion may be made available through the private sector; it certainly appears it will be higher than the \$450 million invested in 1974, in which case the government will have extra money

[Mr. Anderson.]

to devote to other fields since there would be no need to set aside such large sums for the program.

These are just a few of the provisions contained in Bill C-46. I have heard no criticism from the opposition except on the lines that we are adopting a band-aid approach toward dealing with housing. As you will recall, Madam Speaker, the budget of November, 1974, contained numerous other measures dealing with housing. The bill before us, however, relates to specific areas and so far, though I have had a good deal of talk about inflation and other subjects tonight, I have heard no valid criticism of these specific proposals we have before us. Bill C-46 is a good bill and I hope it will obtain a speedy passage.

[Translation]

Mr. Adrien Lambert (Bellechasse): Madam Speaker, I would like to make a few brief remarks on Bill C-46 and follow up on some very accurate comments from the Minister for Urban Affairs. (Mr. Danson).

I listened very carefully this afternoon to the comments made by the minister. He showed that Bill C-46 would result in the improvement of housing conditions for Canadians across the country. He also mentioned, in a rather elaborate way, the amounts of dollars that will be affected to the implementation of what is contained in the bill. It would involve billions of dollars!

When I was young, Madam Speaker, I heard about hundreds of dollars and that used to amaze me. A little later, as I grew up, I heard about thousands of dollars and I found that fantastic. And when I became an adult, and I heard about millions of dollars, I found it fabulous. Now that I have become a member of Parliament, that I represent a number of people in this House, I hear about billions and I find it extraordinary.

● (2100)

The bill we are now studying deals with billions of dollars to try and provide Canadians with better housing conditions. I congratulate the minister for explaining so clearly the fundamentals of this bill. I wish every family in my country would dwell in a housing which would be their own, but if they cannot own their home, they should at least be able to rent it, to rent a decent housing with services reflecting our country's capacities.

Madam Speaker, the purpose of this bill is to drastically alter the National Housing Act. If I remember well what the minister said, the first National Housing Act in Canada was passed by our Parliament in 1935. In 1935, Canada was undergoing a crisis, they said it was a depression. At that time, that word depression did not make much sense to me. I remember hearing my mother, when we were ill, saying that perhaps we were feverish. We had a fever and that was an abnormal situation. But I could not make out the meaning of an economic depression. That was what caught my attention: what is an economic depression? It is an abnormal situation, where healthy people who can work, are available and able to produce things which the population needs to meet everyone's needs, but cannot do so because of that abnormal situation.

I remember Mr. Mackenzie King, who was the leader of the opposition in 1935, explaining what an economic crisis