

were for the establishment of a federal mortgage bank and for the support of private mortgage investment companies. Their purpose is to improve the flow of private capital into the residential mortgage market, which essentially helps the middle and higher income home buyers, while leaving the government and taxpayer free to concentrate on housing for lower income Canadians.

The second goal is accessibility of housing. Houses must not only be available; they must be within everyone's reach. Private markets, no matter how well they may work, cannot give everyone the assurance that they can obtain housing they can afford. Where this kind of help is needed, it is the role of governments to provide the help. Under the federal government's programs twice as many housing units have been created for low-income people during the last four years than in all the years since the end of the second world war. That does not mean that there is not more to be done. Nevertheless, I think that indicates the thrust we have been following and will follow in the new amendments that we shall introduce.

Apart from measures initiated by my colleague, the Minister of National Health and Welfare (Mr. Lalonde), we will be introducing amendments to improve access to housing for people who could not otherwise afford it. The federal government will offer in its legislation a number of alternatives providing a range of choice in the type of housing and forms of tenure. There will be, first, an assistance program to help low income people purchase their own homes rather than reside as tenants in public housing developments. They will be assisted by subsidies towards payments of principle, interest and taxes. The government is giving them the right to purchase their homes as an alternative to living in public housing units.

Second, there will be assistance for improvements to existing houses under the repair and rehabilitation sections of the legislation to be introduced. Those proposals enjoy the support of municipal and local governments. The program promises to assist in improving existing but deteriorating houses in neighbourhoods in the downtown core areas of our cities. In the past we have bulldozed such areas. In future, we will be providing this kind of program in order to stabilize, preserve and conserve those areas for the people who live in them. This sort of program was emphasized in the speech of the newly elected mayor of Toronto. I look forward to introducing this kind of legislation which supports the objectives that he outlined in his speech on housing policy for Toronto.

Further, Mr. Speaker, there will be assistance to co-operatives and other non-profit corporations to build or acquire housing for low-income and elderly people. I have spoken to some in the co-operative movement and they are responding. I said, "Go out, please, and build as many houses as you can." I also told them that I do not want the National Housing Act in any way to be an impediment in their particular decision to build.

The amendments to be introduced will contain, for the first time, a special section relating to co-operative housing and to the special structure, organization and ownership provisions dealing with the co-operative movement, so that there will be no impediment in the legislation which will prevent those people from going ahead with programs they want to carry out. All these measures, to

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some degree, offer an alternative to public housing which, nevertheless in my view, continues to be a useful instrument for providing good, affordable housing to some sectors of the population. I can assure the House that Central Mortgage and Housing Corporation funds for low income housing certainly will not fall below the high 1972 level of commitment. Actually, that commitment can be expected to increase.

The third goal deals with the quality of housing. In addition to making housing available and accessible, we must be concerned with the quality of housing and ensure that people get what they pay for. The resources of the corporation for research and development will be enhanced, and the government proposes to take the initiative in a series of systematic developmental projects which may be taken indirectly by CMHC or supported by CMHC or undertaken jointly by CMHC, the local government and the private sector. I will be putting before a number of provinces a proposal in which we propose to undertake a precise study of the specific needs in the major regions of Canada. We will shortly receive the 1971 census data and will use comprehensive on the ground housing figures. I think we need much more information than is presently available to us in terms of the housing needs of our communities, the income levels of different neighbourhoods and the age of the people in order that our programs may work effectively. We want to fulfil the real housing needs of the five major regions of this country.

In addition, as mentioned in the Speech from the Throne, I shall introduce amendments to the National Housing Act dealing with warranties and I will outline this legislation in more detail later. One of the proposed amendments will provide that where a builder fails to complete a dwelling which he has sold, CMHC may advance the purchaser money out of the Mortgage Insurance Fund to have the dwelling completed. It is advanced on behalf of that purchaser. In addition, as the National Housing Act applies to less than half the houses built in this country, there is a need for a comprehensive purchaser protection plan. This, as well, is being developed by the corporation and will be announced in due course. It would provide for all housing built in Canada and not only that covered by the National Housing Act. I think all hon. members who were here previously will respect the vigour with which I discharged my former portfolio as minister of consumer and corporate affairs. I want to afford the same sort of protection to the house purchaser.

**Mr. Paproski:** Promises, promises. Do it now.

**Mr. Basford:** The final goal, and I am rushing to finish, deals with the community; not just with housing, but with the community in which that housing stands, whether it be urban, rural or remote. The government, with the co-operation of the provinces and municipalities, proposes to make new kinds of assistance available to preserve and improve neighbourhoods and small communities which are a vital strand in the social fabric of Canada, but which are threatened by deterioration and decay.

The throne speech mentions new communities. It does so because an urgent requirement is developing to provide alternative ways of coping with urban growth, alter-