

National Housing Act

In such a highly populated area as the city of Montreal, more than 50,000 units would need renovation to meet the standards of the housing code. We realize, Madam Speaker, that all these housing units cannot be renovated at the same time and without some planning. I believe that RAPP provisions as they now stand also call upon community groups.

I would suggest that my colleague make a try in his province. I suggest he urges interested citizen groups in his constituency to regroup into a nonprofit corporation and use that section of the act. It is now realized that the amounts voted, especially for the implementation of that aspect of the program, were not entirely used, and certainly could create more healthy housing, if nonprofit groups were established to meet the needs of certain segments of the population.

Of course areas as designated by the Governor in Council create difficulties. This may not promote an overall, across-the-board program as might be desirable, in the light of the right to housing referred to earlier. Nevertheless, land development cannot be allowed to proceed haphazardly, especially in urban areas. Urban development cannot be left entirely to the whims of owners. Some invest in land, and let depreciation accumulate to the extent of the money invested. Others would show more decency if coercive provisions forced them to renovate their buildings when needed.

In my view, provisions promoting urban planning by municipalities, as they stand in the bill, favour land use planning, which is so vital if our cities are to conserve a measure of unity, especially in older districts.

I welcome the attempts made regularly by some of my colleagues to emphasize the need for a new approach to problems. If a number of colleagues proposed bolder reforms in our approaches, I believe we would meet one of the most urgent priorities of this decade, the promotion of housing as a basic right of every Canadian.

[*English*]

Mr. John Gilbert (Broadview): Madam Speaker, I think the hon. member for St. John's West (Mr. Carter) is to be commended for bringing forward Bill C-227 because he draws to the attention of the House the shortcomings of the rehabilitation assistance program when it is confined to persons entitled to those moneys within the neighbourhood improvement areas.

I was rather surprised that the Parliamentary Secretary to the Minister of State for Urban Affairs (Mr. De Bané) would attempt to block discussion on this very important bill, because if we have a crisis in Canada today it is surely the housing crisis, particularly when one realizes that there are 800,000 people unemployed and that the Minister of State for Urban Affairs (Mr. Danson) says the target for new starts should be 210,000 just to keep up with present needs, while at the same time the latest news issue from Central Mortgage and Housing Corporation indicates that housing starts for the month of February dropped to 156,000 on a seasonally adjusted basis, and that in January the figure was no more than 165,000.

We have a problem in respect of new starts and a problem in respect of rehabilitation and home improvements. May I remind you, Madam Speaker, that the only

[Mr. Joyal.]

two programs we have with regard to rehabilitation are the one contained in section 31(1) concerning the residential rehabilitation assistance program, and the home improvement program under the National Housing Act.

I might remind the House that the home improvement program under the national housing provisions has been a dismal failure, which of course was pointed out by the hon. member for St. John's West. That program was financed through the provinces and many people were not aware that they could go to the banks for money for home improvements or, if they were aware of this, perhaps they thought that the interest rate would be too high. Many people who were completely ignorant of the situation went to finance companies where they paid almost double the rate they would have been charged for home improvement loans at a bank. This has created a very bad situation.

The hon. member for St. John's West, and all of us in this House, uphold the proposition that decent housing is a matter of a basic human right for all Canadians. We also consider that it should be decent housing at an affordable cost. Therefore we have to look not only at new housing but at the rehabilitation of houses. The Minister of State for Urban Affairs has said that there are at least 800,000 homes across Canada that are in need of repairs and rehabilitation. The fact is that this need is felt in every city, town and village right across the country. Therefore it is a matter of urgent and pressing necessity.

● (1740)

I almost think that if I were to argue whether or not this bill is in order I would fall back on the peace, order and good government clause in the constitution because if we are to have good government especially in times of unemployment, and a housing crisis, we must be given leadership by the government, leadership which we do not have now. As a result it is absolutely necessary that the government provide funds to take care of new housing starts and to take care of repairs and rehabilitation. I think that this is the time to put that money into the economy and thus help the unemployment situation.

The residential rehabilitation program has got off to a slow start since it was passed in 1973. I think one of the reasons, first of all, is that it is confined to people in the neighbourhood improvement areas, and also it is subject to a great deal of bureaucratic control across the country. Obtaining the necessary agreements has been a delaying factor in the implementation of the program. It is a good program because it has a forgiveness clause in the loan conditions, and moneys are amortized over a fair period at a reasonable rate. Therefore I think we should use the idea of a low interest rate with a long amortization because it is necessary that people be given money to rehabilitate their homes and, at the same time, not have a great financial burden imposed on them. This applies to people right across the country. It applies to Indians and Eskimos, it applies to old age pensioners, to widows and widowers, and to single men and women.

People must be given help in creating the type of home which will provide them with the best quality of living, since it is the home atmosphere that determines the social conduct of people within a community. We are paying at a