## National Housing Act

Working with and through provincial governments, the federal government will provide grants and loans to improve and rebuild selected neighbourhoods, to assist in planning and acquisition of land and to create parks, recreational and community facilities such as day-care centres where they are needed. It is in the older neighbourhoods that these kind of community facilities are lacking to a very serious extent. The program will be subject to federal-provincial agreements which will spell out how the funds are to be paid out, how the residents of the neighbourhood will take part in the development and planning of the scheme and how new homes will be found for people who may be displaced because of activity arising from the program. This program is put forward in this bill as a replacement for the old urban renewal program under the National Housing Act which turned, in many cases, into a program under which bulldozers were brought in to bulldoze neighbourhoods and people out of the way. There are, surely, better ways of dealing with older areas in our cities and the neighbourhood improvement program is designed to meet that need.

Coupled with the neighbourhood improvement program is the residential rehabilitation program which is intended to be used in repairing and improving homes for people of low and moderate income. We are all aware of the unnecessary disruption and suffering that results when families are uprooted and forced to leave older homes in which they have lived for years, or perhaps generations, because these homes have deteriorated below the minimum standards of health and safety.

The moving of families and the destruction of older housing represents not only an emotional loss to the individuals involved but also an economic loss to society through the reduction of existing housing stock. I believe that considerable leverage can be gained, not to mention the avoidance of unnecessary dislocation, by allocating money to the repair of deteriorating houses and the upgrading of their plumbing, electrical and heating systems. Loans and grants are also available to landlords provided they enter an agreement to control their rents. Generally, this program will be used in conjunction with the new neighbourhood improvement program but it also can be used, as I have mentioned, for non-profit housing projects and co-operatives. Under special federal-provincial agreements it may apply outside neighbourhood improvement areas.

I mentioned that we were concerned with a program to improve the equity in our housing. The CMHC and the government of Canada over a period now close to 20 years has promoted research into housing and community planning. It has provided assistance to individuals and groups, fostered development and carried out some in-house research. There seems to be a need for the development of a program under the National Housing Act which will complement these purely research activities, motivated by active promotion and an improved program provided for under this amendment which will include experimental projects, administrative projects and pilot projects, all to improve the design of our housing and the quality of housing and neighbourhoods.

The proposed resolution, as hon members will see upon reading it, will empower the CMHC to finance its own 25789—71

development activities and to enter jointly into such activities with others, as well as to accept risks associated with agreed innovative development projects undertaken by private and public groups. The corporation proposes to collaborate closely with industry and other levels of government in initiating and conducting experimental endeavours.

It is hoped that as soon as possible upon passage of the legislation, a structured series of experiments can be undertaken jointly with industry and other government agencies across the country. More specifically, because this is a new program several areas of activity are considered essential, in my view, within the scope of a development program. These would include physical projects to be initiated or undertaken either within or outside CMHC; technological developments by way of encouraging the development of new products, and efforts dedicated to improved productivity.

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It is not only a physical type of thing that we need in developing new techniques. Money must be allocated and developmental projects must be initiated which concern themselves with the encouragement of the social and environmental aspects of housing by which to encourage the public to participate in the organization and the design of projects, in initiating demands upon the government and industry for new types of planning and new types of building.

To maintain and to improve the very high standard of housing in Canada there is a continuing need for a program of this type, a program of research and development. One unavoidable element of any experimental or innovative undertaking is the element of risk. Not everything you try is going to work. Experiments, no matter how well conceived and planned, which fall short of the mark, cost money and someone must be around to pick up the bills. While the private sector can be expected to shoulder a substantial part of the cost of research and development, in the public interest, should be prepared to underwrite its share of high risk innovative developments. The changes proposed through the present bill will encourage a systematic program of experimentation and will authorize Central Mortgage and Housing Corporation to undertake developmental projects or share the risks of experiments undertaken by others.

There are two sections of the act with which I will deal in more detail in the committee. One relates to housing for Indians and is almost in the nature of a technical amendment. Its purpose is to assure that all the provisions of the National Housing Act are available to individuals or groups of individuals.

**Mr. Speaker:** I apologize to the minister, but the hon. member for Pembina (Mr. Hollands) is seeking the floor to ask a question.

Mr. Hollands: Would the minister accept a question?

**Mr. Basford:** Mr. Speaker, I will only be about five minutes more, I wonder if I may answer the question after completing my statement.

Mr. Speaker: The minister has the floor.