

*National Housing Act*

his department had innovated which were adequate to solve the problems of many Canadians today in the field of housing. I told him of a wonderful experience to which he and I contributed in developing a project leading to the rehabilitation of a great many people, thanks to our success in placing them in proper homes. I do not wish to imply that innovations to the National Housing Act are unnecessary. We must examine the possibility of lower interest rates or of loans without interest in particular cases. Such policies would repay our investment in human resources one hundred times over.

What I am saying is that the minister and his department must find a way to enter into direct partnership with municipal officials and regional governments. They must decentralize to a greater extent and become more flexible so as to meet local needs which are so different as one travels from one area of our land to another. I do not find the solution to this challenge in the amendments now before us. Nor do the amendments make it easier for people living outside organized municipalities, on farms or small country holdings, and motivate such people to improve their position.

There is another area of concern to me. It is that because of antiquated regulations imposed by the national building code no significant changes or innovations have been made in conventional construction methods, particularly in the private home sector. I know personally of a number of projects carried out by companies which have concerned themselves with this task and have invented new methods of constructing private homes or family dwellings making use of new materials. While I am not proposing that CMHC find ways in which to finance the construction of igloos in the Arctic, I suggest that in some areas which are particularly remote or where climatic conditions are especially severe, we depart from conventional plans to allow the utilization of materials which may be more readily available than others, and that we relax the somewhat stringent regulations presently governing loans. This would allow people living in sub-standard housing to improve their situation in a simpler, perhaps, but yet more practical way than is presently possible. The amendments provide for funds being made available to carry out research and experimentation. This, one might think, would constitute a partial solution to the present unwillingness to depart from conventional housing methods. On the other hand, Mr. Speaker, the very fact that these funds are to be provided reminds us that existing programs such as ARDA and or PAIT have failed to produce the desired effect.

How can the minister be sure that this time Canadian industry, firms in the private sector, will take advantage of the new situation? Can he assure them of access to the fund? problem may be unchanged. The minister and his staff will continue to experience frustration because it will be impossible for them to communicate with the very people who could really propose meaningful innovations. They might, after all, live in Flin Flon, or Taylor, B.C., or Fort Nelson, 500 miles from the nearest CMHC office; and the officer who visits them from the office in Prince George is likely to be an inspector who is already three weeks late and two weeks behind time in his schedule of visits to other places. He has no authority to examine new ideas which someone might wish to incorporate in the

[Mr. Oberle.]

building of his house, and no interest in facilitating an application for a loan.

I wonder whether this is not the real reason why 85 per cent of our population is living in concrete jungles instead of participating in a life style almost unique, now, in Canada. It would be interesting to examine what our neighbours to the west are doing; how they are developing their northland and what incentives are provided for people who share in the excitement of a developing frontier. In Canada, there are no incentives for people living up north. There are only penalties.

Particularly in the field of housing one must pay a severe penalty for a pioneer since programs are designed to solve the problems of urban centres and cannot be applied to rural situations. In addition, of course, there are special needs and requirements in the north, and conventional construction methods leave much to be desired. The answer is simple. The minister already knows the answer because he has made it his business to talk to municipal leaders and exchange ideas with them. We had an opportunity today to talk to mayors and Reeves from all across Canada. They certainly expressed the ideas which are contained in my speech today, though the speech was written long before I met the mayors. Surely someone must have expressed to the minister the frustrations that we in the municipal field have suffered in trying to implement services, such as they are.

• (2010)

The answer is the establishment of a direct link or partnership between the corporation and the municipal council. Every municipal or regional council in Canada must make housing its top priority. The size of the municipality does not matter. Even though the problems are different, the priority nevertheless exists. Every council in Canada has a housing committee, and every council in Canada would be prepared to establish a housing authority under Central Mortgage and Housing Corporation, may I say at no cost to CMHC. This housing authority would deal with local problems, implement the act to serve local needs, engage pre-existing services to complement the services established by CMHC, such as the homeowners assistance plan, the community development program, land assembly, public housing, and so on. In other words, Mr. Speaker, we would be involving local people in order to solve local problems and meet the needs in the areas I have described. This is the only way we could do this. People just do not have the time to discover how to slice through all the red tape, particularly if they have two bureaucratic monsters to deal with.

Why, then, are we not implementing what is truly a national housing act? Certainly it is not one now. Provincial governments have found ways and means to keep civil servants busy inventing all kinds of stupid changes in regulations. A perfect example of this is now being demonstrated in British Columbia, where a provincial administration has misinterpreted the word "socialism" to the point where their legislation is in conflict with the Canadian Bill of Rights. They are planning a freeze on all land development in the province because they know best how it should be developed. Would the minister ever find his way through that mess in trying to implement a com-