

Adjournment Debate

[English]

The Acting Speaker (Mr. Nickerson): The Hon. Member will have six minutes available to him when the debate on this matter recommences.

● (1800)

PROCEEDINGS ON ADJOURNMENT MOTION

[English]

A motion to adjourn the House under Standing Order 66 deemed to have been moved.

CANADA MORTGAGE AND HOUSING CORPORATION—RURAL AND NATIVE HOUSING PROGRAM

Mr. Bill Vankoughnet (Hastings—Frontenac—Lennox and Addington): Mr. Speaker, I am pleased to have this opportunity to comment further on the Rural and Native Housing Program operated by Canada Mortgage and Housing Corporation. This program was designed to ensure adequate housing for low income people living in rural areas and small communities. The federal Government funds 75 per cent of the project and the province contributes the remaining 25 per cent. The program was established under Section 40 of the National Housing Act over 10 years ago. In Ontario, rural and native housing projects are administered through centrally located CMHC offices. It was a good idea which lacked consultation. That is why I rose in the House earlier to ask the Minister responsible for CMHC a question, and it is why I rise now. My colleagues here and my constituents know only too well that this program has not been working properly and that serious revisions in the delivery and supervision of this program are needed.

The problem began with the centrally located administration of this program. The central office had little, if any, previous contact with the various communities in which rural and native housing projects were placed. An occasional visit was all that the client and the community received. The community was not involved in the selection process for either the client or property, but they were the ones who had to live with the situation. Decisions were made by people outside of the community.

That insensitivity is now going to stop. The Minister assured me, following my representation to him and my later questioning in the House of Commons, that CMHC has placed increased emphasis on involving municipalities in the Rural and Native Housing Program delivery schedule. CMHC personnel will now meet with municipal councils prior to introducing a rural and native housing project into each municipality. The client selection process and the number and type of units which CMHC would like to deliver in the municipality will be discussed. Such meetings will increase the municipal council's knowledge of the program and, hopefully,

answer any questions council members may have. To continue a good exchange of information, CMHC managers will meet at least once a year with local councils to discuss any problems which may have developed during that year.

One of my constituents put the problem very well as follows:

I am not opposed to government assistance to low income earners. Low income earners struggling to make ends meet and renovating old homes, trying to make them liveable, should undoubtedly have Government assistance. Proper policing could make this an excellent Government program.

Once a Rural and Native Housing Project is in the area, it seems that enforcing of the guidelines of the program is left to the honour system. That may be fine in a perfect society but, unfortunately, we do not live in a perfect society. People could take advantage of this program and the hardworking Canadian taxpayers who provide their own shelter for their families would be at a disadvantage. Fortunately, with increased municipal consultation, the administration of the rural and native housing program will be enhanced.

Guidelines and the intent of the Rural and Native Housing Program must be followed. It is vital that the people involved, the client and the participating community, know the boundaries within which it operates. This is a good program and it would be unfortunate if it were cancelled because of abuse.

Another problem was raised by a constituent who is concerned about what we are teaching our children. I quote as follows:

The newest and best house in the area is given to an unwed mother of one. She has never worked . . . What will we tell our daughters? "Don't get married. Have a baby and the Government will keep you and give you a new modern home better than a husband could provide".

The Rural and Native Housing Program started off as an attempt to encourage people, to give them incentive and initiative and an opportunity to take pride in their home. These noble ideals fall by the wayside when the program is abused. Where is the incentive to work toward owning your own home when the Government will buy one, and sometimes a well-above-average home for the area, for only 25 per cent of your income? There is concern that we are showing our citizens that work is not always rewarded. The average Canadian who works hard to afford a down payment and then scrimps and saves to meet monthly mortgage payments, often at very high interest rates, becomes very discouraged.

● (1805)

I am not suggesting the program be cancelled. No one, myself included, feels that the Government should not help those in need. The Rural and Native Housing Program is designed to assist low-income earners in need. Last year in my riding, approximately 40 per cent of the RNH clients were fully employed low-income earners. That is exactly the kind of people who deserve assistance in purchasing a home. However, it is important to ensure that our social programs are not abused. After 10 years of this program, it was time for a review so that changes for the better can be made. I would like to see increased emphasis on helping people renovate their