

National Housing Act

not reduce interest rates and will not reduce the cost of lending to those people who find it difficult to cope with the high payments even for a moderately priced house today.

I would like to touch on the high cost of land for a moment because I am particularly concerned with some of the problems which have recently developed in the province of British Columbia. That province is following a policy of leaseholds, and I have a brochure which deals with provincial rental housing where the federal government shares fifty-fifty in a major new program, such as is described here, to build and operate provincially owned rental units for everyone, not just the disadvantaged. These housing units are built on provincially owned land, and the units will be provincially owned. The program does not describe who will maintain these units, except that the federal government will share that as well.

I do not know whether the minister is as concerned as I am about some of the ideas which have been generated in Victoria lately. In fact a couple of years ago the provincial government indicated that there would be no more private land ownership in the province, that all land will be vested in the Crown, and that there will only be leaseholds for people owning property. I think it should be the responsibility of the minister and Central Mortgage and Housing to see that Canadians in British Columbia have a choice as to whether they want to lease their land from any government or whether they would like to own it.

I take strong exception to the fact that the act and the corporation are being used to further the kind of approach the government of British Columbia is taking toward land.

I would like to leave the metropolitan areas and discuss some of the difficulties people in the outlying areas in mid Canada and northern Canada are experiencing with the implementation of various programs. As the minister and my colleagues know, many Canadians in these areas find it necessary to live in a mobile way. Living in a mobile home is the only way many of those people can have a roof over their heads in some areas, because financing for such units has been available through lending institutions other than those which traditionally lend for housing. It has been a cheaper way of getting into a home. By virtue of their employment and domestic affairs, others find it necessary to be mobile, and they move their homes from place to place. It has been difficult, and is becoming more so for municipalities or private operators of mobile home parks to provide the necessary services to cater to this demand.

The program in the bill does not offer any solution to the problem faced by these private operators or municipalities, and does nothing to assist them with their very expensive installation of services, such as water and sewer. Of course it can be argued that if it is close to a municipality, the municipality can apply for some assistance with sewer outfall lines, but there is no assistance for land development, or for development of these very necessary facilities to municipalities or private developers. That has been a very serious omission. The bill does not deal with or recognize that need.

The \$500 acquisition grant does not apply to an owner of a mobile unit unless he has lived on a lot for a period of five years. But of course the mobile home dweller does not

commit himself to a lease, or does not own a lot for a period of five years because he may work on a construction site at James Bay or on the Peace River dam. Then of course if he is on a lot for five years he is not mobile, so that discriminates against a very important and significant number of Canadians who find that kind of living necessary.

A rural application of many of the programs simply does not apply. There is the matter of septic tanks. I know that this minister and the former minister have said that local officials can use discretion and can allow for direct lending for homes which are tied to septic tanks. In actual fact it does not work. I can demonstrate this for the minister. I can show him dozens and dozens of letters I have received, and that I have followed up with the office in Prince George, which is responsible for two-thirds of the province of British Columbia, without result.

If one does not have access to one of the traditional lending institutions, there is no direct lending to smaller municipalities which are not incorporated and do not have water and sewer services. There is no direct lending to people who live on the fringes of these areas on small holdings, which is another way of Canadian life, and the buck is being passed all the time.

If I look at AHOP, which has been proclaimed as one of the major breakthroughs and one of the shining examples of how the housing situation can be solved in Canada, as it applies in central and northern Canada I find that it just gets people in these areas into more problems.

● (1730)

What the minister and his officials do not realize is that the cost of building is a minor part of the cost of the house. People up there have to use their ingenuity to find new and cheaper ways of building homes. Maintenance is a major expense, however, and none of the present programs have addressed themselves to this. It costs a great deal more to heat and maintain a house in those regions than it does to build, and although payments under AHOP and other social programs may be low, the cost of maintenance can put a house out of the reach of many families. This problem should be given special attention.

I should like to turn now to the matter of the native and rural housing projects. I made some inquiries of the information service of Central Mortgage and Housing about this program and was told that there was no such program but there was, rather, a combination of all the programs of the corporation. After long and painful deliberations with the native community of Canada the minister announced on March 27 that 50,000 homes would be built within five years for native people.

In answer to my question of November 27 the minister responded that a booklet would be circulated to hon. members concerning the programs maintained by his department. That booklet arrived about a week ago. The various programs are enumerated, but the native and rural housing program was not amongst them. In a later brochure called "Quick Review for Ready Reference" the program is mentioned on the last page. In that brochure the minister said that the program was designed to acquire or to build 50,000 housing units and to rehabilitate an equal number over the next five years.