

*Urea Formaldehyde Insulation Act*

I want to take a few moments this afternoon to relate to the House an example of how the plight associated with urea formaldehyde foam insulation has caused so much anguish to one of my constituents. The story begins in the city of Vancouver, British Columbia. A woman nearing her retirement had saved to improve her home. The woman had been widowed a number of years earlier. She had worked for many, many years and had saved her money. She placed her money in a fund which would eventually result in an improvement to her modest home in the city of Vancouver.

● (1510)

In the months approaching her retirement she decided to take money out of her bank account and improve the roofing on her modest home, replace the siding with aluminum siding, rewire the whole house, improve the plumbing and lay a new asphalt floor in the carport. I could go on and on, but the point I am trying to make is that here was a single woman about to retire placing all her life's savings into improving her home. She had lived in the home for many, many years, and that was where she planned to spend the remaining part of her life.

It was a comfortable home in the city of Vancouver. In her efforts to improve her home she decided to take advantage of a program the government introduced and to insulate her home thoroughly so that it would be cool in the summertime and snug and warm in the winter. She asked a contractor to install urea formaldehyde to improve her home.

Needless to say, that was the beginning of the end. No sooner had the foam insulation been installed than she noticed symptoms of ill health. She found she could not breathe properly. Her throat and lungs were irritated. Her eyes began to weep after a short period of time in her home. Within a matter of days she could not stand being inside her modest home and had to move out into the carport. Luckily, it was a Vancouver summer; it was mild. She was able to set up temporary tent-like lodging; I suppose I can call it that. She went into her home to cook and so forth, but she could stay only 15 minutes before she would have to leave again.

Naturally, she went to her physician and inquired about her condition. When the physician found out that urea formaldehyde was the type of insulation she had installed in her home, he very quickly did the appropriate tests and found that this woman was suffering from severe illness directly associated with the urea formaldehyde insulation. The physician said that the only alternative was to remove the urea formaldehyde or move out of the home.

To remove foam insulation requires the expenditure of thousands and thousands of dollars. I suppose for some Canadians that would not cause a serious problem, but for others it creates a hurdle they simply cannot overcome. The woman to whom I have been referring had retired, but she was asked to spend \$15,000 to \$20,000 to remove the noxious urea formaldehyde foam insulation from her home. She was unable to do so. I believe it was her solicitor who advised her to place her home on the market, sell it, get what money she could out of the home and buy something else or move into an apartment, condominium or town house. This was a very difficult thing for this person to do. This elderly woman had lived in her

home for nearly 20 years with her husband and then as a widow. After spending thousands of dollars of her savings to improve the home she was asked to sell it and move into an apartment.

That was very difficult for her to do, but she had no alternative. She placed her home on the market. Needless to say, as soon as prospective home buyers found out that the home was insulated with urea formaldehyde foam, they quickly walked away. They were not interested in purchasing a home with that insulation. By that time it had become extremely infamous because of its problematic nature.

After many, many weeks of attempting to sell her home and living in a carport or boarding with friends who would take her in, an individual came along and said he would be prepared to buy the home simply for the lot and that he would give her a certain number of dollars which would compensate her for the value of the lot. As far as her home was concerned, it would simply have to be bulldozed off the landscape. Can hon. members imagine how that woman must have felt at that point? She had no alternative, so she sold the lot and stood by and watched the new owner of that property bulldoze her very nice home down and haul it away to the sanitary land fill. I do not suppose one can begin to appreciate the agony and sorrow which would have been attached by that woman to that scene.

However, that was not the worst of it. By that time this woman had spent a considerable period of time with her legal advisers who were, during the process, charging her for their services and for their advice. When she received the money for the lot, she had to pay her solicitors. By the time she paid for the advice given to her and for the lobbying of the federal government which was undertaken, she walked away from what was one of the nicest modest homes in Vancouver. She walked away with her suitcases, her personal belongings and a handful of dollars in her purse. Her entire life's savings had simply been devastated. She had no home, she had nothing, and the interesting part of this, for our purposes here today, is that this was through no fault of her own. She was a totally innocent bystander to this whole process. She now happens to be living in my constituency of Kamloops-Shuswap in a mobile home on which she must pay rental charges based on the income of a senior citizen.

I must say that the Minister of Consumer and Corporate Affairs (Mr. Ouellet) was sympathetic enough to ask me to write the details of this case down and to provide them to him for his consideration. I have done that, and for the minister's consideration I am very appreciative. I expect the example I have used is not a typical example, but I used it to indicate the human tragedy which has been associated with this disastrous urea formaldehyde foam insulation.

This woman came to me and said, "Mr. Riis, what will the government do to assist?" Because this bill was then before the committee, I suggested she might expect \$5,000 in compensation. She said, "I have lost tens of thousands, perhaps \$150,000, and is all the government going to give me \$5,000?"