

of Parliament all did studies on the situation and came up with a substantial amount of money which represented the cost of the embargo to the farmers. When the studies were completed, there was a variation in the cost, from \$81 million up to \$150 million and more. In my view it was not enough, just as the \$5,000 today is not enough. But that is not the point. The point was that the federal government said it had arrived at that figure with the benefit of a computer model and exhaustive calculations by departmental officials. They reached the \$81 million figure, the low side of all the studies.

I asked for those calculations. I placed a question on the Order Paper asking for the relevant calculations. I am still waiting. So far the government has condescended to send me only one document which has anything to do with the problem. It is the same document which was distributed by the government to the press at a briefing when the embargo compensation was announced. I am still no wiser as to what calculations led the government to pay the Canadian farmers \$81 million, half the amount it was suggested was required.

I can talk about other situations. The same problem was faced by the hon. member for Skeena (Mr. Fulton) in his dealings with the Minister of Fisheries and Oceans (Mr. LeBlanc). Despite the inquiries, the parliamentary questions, the pressure from the joint committee on statutory regulations, this government releases what it wants to release through a policy of evasion, delay and stonewalling, as it has done with this bill.

This bill establishes what the government says is a maximum level. How does the government justify a \$5,000 grant? Do we have any studies, calculations or computer models that will enlighten us on how it reached the \$5,000 figure? Will such evidence be tabled in the House? What we need is some kind of natural justice based on facts which can be backed up.

● (1630)

In this particular case, natural justice would be to give the home owner what it costs him to replace the urea formaldehyde foam that he installed at the behest of the government to begin with. I doubt very much whether there is natural justice in this bill or whether home owners will get it from the government, and neither does the hon. member for Comox-Powell River.

I think the UFFI home owner deserves better. UFFI home owners have been very active and co-operative in getting the government to listen to their plight. Of the 30,000 registered at UFFI centres after the program was announced on December 3, 15,000 returned completed forms. They played ball with the bureaucracy at every turn. They played ball with the government and with the bureaucracy put in place by the minister. Now it is the government's turn. Instead, what the government is saying is, "You can have \$5,000; take it or leave it." We do not think \$5,000 is enough.

I would like to read a small excerpt from the May-June, 1982 *Alumni News* as follows:

CCA says that all UFFI-affected home owners, including those who didn't insulate under the CHIP program, will be eligible. It is estimated that less than 5

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per cent of all affected homes will require an amount as great as the \$5,000 grants, but there will be houses where that figure will be exceeded.

Estimates made by reliable construction people in the city of Toronto are that the average cost of replacing urea formaldehyde in a home in Toronto would be approximately \$22,000. We did not believe the department in December when the program first came out, and we do not believe it now. A friend of mine who insulated one floor with urea formaldehyde was required to pay something over \$10,000 for material alone; he did the work. I think that is a fair estimation of the needs of the people who have to replace this insulation.

What does \$5,000 mean to a person who has a problem? Some of the people who have problems are the 15,000 home owners who have registered, as well as the other 15,000 who have urea formaldehyde foam insulation but have not registered. To get that \$5,000, a person must spend an average of \$22,000. Before a person is eligible to get the \$5,000 he must spend that amount. If a person does not have the money, what does he do? He goes out and mortgages his house. To get the \$22,000, he must put a mortgage of \$17,000 on his house. At present interest rates, \$17,000 would cost approximately \$260 a month just to pay the interest. The \$5,000 grant would pay the interest on the mortgage for a year and a half but nothing off the principal. Two years down the road he is still paying for this \$17,000 mortgage; the \$5,000 is gone, and there is nothing to show for it except payments of \$260 a month for the next 20 years.

But if a person has UFFI in his house, what mortgage company will give him a mortgage? A previous speaker told us what happened to a home owner in Vancouver. She could sell only her lot and had to bulldoze her house away. Consequently, she ended up only with the value of the lot.

I would like to make a couple of other points before I sit down. I do not think we should talk only about the position of the government. I think we should also recognize that the official opposition has not aided in solving this problem.

Mr. Lewis: Come off it.

Mr. Hovdebo: Members of the official opposition failed to put forward any concrete policy which had any effect on the mind of the government or the minister. They have refused to accept the kind of process which is necessary. They have not met with home owners to obtain the understanding they require. They have run away from the situation to the extent that they have not been of any help in reaching a solution to this problem.

Let us look at the bill. The bill has an income barrier. If a person does not have money, he will not be able to take advantage of the \$5,000. The bill has a cut-off date which would disqualify as many people—

Mr. Fraser: Mr. Speaker, I rise on a question of privilege. Hon. members will know that I do not often rise on questions of privilege or even points of order, but the hon. member for Prince Albert (Mr. Hovdebo) has just said that members of the Conservative Party have not met with people representing