

choose, people will place quality of life ahead of economic gain, and would be only too happy to move to, or remain in, rural areas of Canada, provided they could make a reasonable living there.

I note that the bill proposes to make money available for the renovation of older homes. The maximum amount of \$2,000 available certainly does not go very far, however, and I hope the minister will agree to increase this sum considerably. I also hope the provinces will be willing to provide matching grants. It seems to me only common sense, or business, that a thorough restoration job costing \$6,000 or \$7,000 is far preferable to a patch-up job costing \$2,000 or even \$4,000. With additional financing some of these older homes could probably be made into duplexes to provide good living accommodation for two families. I would hope also that this type of a loan would be available to families anywhere in Canada.

• (1530)

I am pleased to note that housing is to be made available for our native people on the reserves. If money for much needed housing can be made available in these areas where there certainly are no sewers or water systems, then so that there will be no discrimination, I feel that loans should also be made available in other rural areas and small villages which do not have these facilities but could meet the other criteria, such as available land, good soil, independent water supply and satisfactory soil for weeping beds.

This points up what I have been endeavouring to say, which is that no area should be barred from applying for and receiving national housing money and loans. Housing in rural Canada, therefore, will require the combined help of all three levels of government and their many departments. Again let me emphasize that the Minister of Regional Economic Expansion and the Minister of Finance should be providing money and working together to promote the build-up of the economy in smaller centres.

The one provincial department which is the greatest culprit in restricting building is the department of municipal affairs, and certainly the province of Ontario is far from guiltless. They say that we chastise those we love for their own good, Mr. Speaker, and a good example of this occurred last Thursday in two provincial by-elections. I am hoping this provincial government will take to heart the strong feelings of the rural people in Ontario and make an about face. I would strongly recommend that they start putting their stamp of approval on a lot of land which is ready to be developed and provide additional housing at low prices.

In my own little area people are begging for a lot of land on which to build a house. All of them say that they want to get out of the city. Believe it or not, I can look out of my own office window and see enough land on which to build 50 or 100 houses, but none of it is available because of subdivision control and crazy delaying laws from the department of health, whose inspectors take their own good time approving property and time and again turn it down. I might say that local people have a different name for these inspectors; they are called "sewer sniffers".

National Housing Act

I should like to commend the speech given last Monday at noon in Ottawa by the Ontario minister for housing in which he outlined many forward looking plans. Then, we heard on Monday evening one of the directors in the department, and I am glad to know that both governments are working together in co-operation and will give every assistance.

One of the areas in my riding, the district municipality of Muskoka, has just prepared a submission to the Ontario advisory task force in housing policy. They have gone into great detail stressing shortages of certain types of housing, the great difficulty in getting new housing underway, and emphasizing diversification of the economy in selected locations within the district as a prerequisite to a substantial increase in the standard of living of the present permanent population of the area. Land ownership in this particular area by residents is continuing to decline; now less than 50 per cent of the area is privately owned. The proportion of land owned by residents of metropolitan Toronto has been increasing; they presently hold 33 per cent of the privately owned land. The influence of residents of metropolitan Toronto in the district has therefore become very significant and is continuing to increase.

Provincial and federal measures to encourage employment have had a direct effect upon industrial growth and the need for permanent residential housing. The brief goes on to recommend that residential development should be permitted on a limited number of sites where partial services can be provided, but agrees that indiscriminate urban development throughout rural areas is not desirable. It is the feeling of this particular area in Muskoka that a limited amount of residential development in rural areas could be permitted, and such a policy would ease housing problems.

They also recommend that the province should consider entering into the financing market to the extent required to assist lower and middle income groups to obtain mortgage money in rural and recreational areas of the country. These areas are not adequately serviced by existing financial institutions; mortgages are refused many potential buyers in the absence of full services in small communities and in rural areas. They also recommend, as I have many times, that there should be ways and means of assisting municipalities to provide fully serviced residential lots in small urban communities. This should apply particularly to communities in areas of difficult terrain where the cost of servicing is often prohibitively high. This type of assistance should aid in maintaining real estate prices at a reasonable level.

It is recognized that indiscriminate urban development throughout rural areas is not desirable, but it is the feeling of the people in the district of Muskoka that a limited amount of residential development in rural areas could be permitted. Such a policy would ease certain problems. It is highly unlikely that development could approach urban density other than on the most suitable sites, but steps could be taken within the framework of planning policies to ensure that development in rural areas is strictly regulated and directed to sites best suited to residential uses on partial services. The province should review ways and