

*National Housing Act*

CMHC had come out to examine the situation, that he had looked at it and had stated that my friend was not eligible because he was a status Indian.

I called the official in Prince George and told him that status Indians may apply under section 40 of the National Housing Act. I told him that this is frowned upon by the Indian Brotherhood, but that so far as the government, CMHC and I are concerned, status Indians are eligible under the program. Of course, this was found out to be the case. Another official went up the highway to see my friend and told him that he and his family had too large an income to qualify for a loan either under the AHOP program or under section 40. He said they did not qualify because they had earned \$24,000 in the previous year. It was demonstrated that this particular family did have that much money going through their hands. However, the man to whom I refer carries on a small business in the traditional Indian style of trapping, hunting, fishing and tourism.

Of course, he has some expenses. While all the money going into the bank amounted to \$24,000 that year, it was easy to demonstrate that his disposable income was only \$6,000. Since this man has a family of ten children, it is not difficult to understand why he would have a desire to build a house. This was sorted out. A third visit was made to my friend. I do not want to take up too much of the time of the House on this long story.

**An hon. Member:** Go ahead.

**Mr. Oberle:** All right. I accept the encouragement. On the next visit it was discovered that the land on which the house was to be built was under a lease that would expire in seven years. The minimum term for a lease under the program is 15 years. This officer, instead of simply taking up the telephone and asking the provincial government to extend the lease, told my friend that he could not build the house because the lease was not long enough. A normal person at this point would have thrown up his hands, but Harry, living up to the commitment he had made with me, called his member of parliament again and said that another coconut had been thrown at him to the effect that the lease was not of long enough duration.

This has been going on now for a year and a half. At one point I phoned the assistant manager of the CMHC office in Prince George and asked him what he was going to do. I reminded him that when I and my friend has visited him, I had told him that my friend was going to have a house. I asked him what he was going to do so that my friend could get a house. He is a sincere person; he is one of the more diligent servants of that corporation. As a matter of fact, he phoned the bank and asked if this man could be given a loan so that he could get started on building his house. Then the idea came up that he should go through the Department of Indian Affairs and Northern Development and take advantage of the program that department has, namely, the \$10,000 down payment.

So a phone call was made to Indian Affairs and we were advised they would investigate it. That took some time. With the difficulties we have been having, particularly in British Columbia in having Indian Affairs policy made known to the people, it is not surprising that quite a bit of time expired. I did not argue too much because this \$10,000

[Mr. Oberle.]

loan would have helped my friend. Finally, Indian Affairs decided that it would be extremely difficult to arrange this because my friend Harry did not live on the reserve. So the story goes on and on.

At this time, Harry and his family of ten children are not in a house. There is now a foot and a half of snow in the area where he lives. The family lives in a shack in which the inside walls are covered with those nice sparkling pieces of frost. In the morning when they get up, the pail of water that they have taken from a hole in the lake is frozen. They light a fire and thaw it out. So on and on it goes. This is just one of many such stories in this country. If this is possible in British Columbia, I shudder to think what would be possible in other parts of the country, particularly the Northwest Territories and the Yukon Territory where the provincial governments are not involved in providing some of the most essential facilities for our people.

I am attempting to demonstrate that it is not good enough for the government merely to understand the problems involved in providing housing for people who need it most. After some of the regulations and provisions are in place to solve the problem, we must be able to deliver housing to those who need it. This is not happening at the present time. I do not know what the solution is, but unless we address ourselves to this most serious problem we will have a situation in which another generation of Canadians living in rural surroundings in mid-Canada and northern Canada will be deprived of the most essential ingredient in the quality of life that most Canadians consider to be a right in this country.

● (1640)

**Mr. David Orlikow (Winnipeg North):** Mr. Speaker, the very fact that we are debating housing for the third or fourth time this year is proof that the policies announced by the minister in December, 1974, first debated in parliament in January, 1975, have been a failure in that the number of housing starts which the minister set as his objective last January when he first introduced amendments to the National Housing Act has not been obtained. Our party argued then that the minister was proposing to spend the money to meet the needs of the wrong groups of people, namely, people in the upper-income bracket rather than people in the low-income bracket who, regardless of how many subsidies or grants they may receive or how much relief from taxation they may have, simply cannot and never will be able to afford to buy a house of their own. We argued that what was needed was a major program of building rental housing for people in the low and middle-income brackets.

We are debating this proposal in December of 1975 because the minister and the government have failed so miserably to meet the objective which the minister set forth in January of this year. I could put on the record the appeals of the minister to private lending agencies that they be good citizens and put more money into housing voluntarily, which they did not do, and the later threats of the minister that if they did not do it voluntarily, he would introduce legislation which would force them to put money into housing—legislation which he has not brought forward.