

Veterans Land Act

Canada and the idea of establishing veterans on farms or smallholdings where planting a few carrots was uppermost in the minds of our legislative predecessors. There were certain lot size limitations introduced which are out of date. The roughly half-acre lot size that was considered suitable in earlier years is no longer appropriate to the situation today. Many veterans cannot be or are not interested in smallholdings today, yet there continues a desperate need for shelter at a price a veteran can afford. In my riding and in other small towns around me, a suburban or rural lot can cost up to \$18,000; that is a single 65 by 120-foot lot. The maximum loan under the present veterans' loan legislation is \$18,000 per lot. In terms of today's needs and prices, \$18,000 is insufficient in assisting veterans to acquire housing.

The maximum mortgage will scarcely buy a lot. We all know that this country has now reached the stage where but 20 per cent of the people earn sufficient money to be eligible for an NHA or a CMHC loan. This is simply because over the years CMHC, aside from helping developers with multiple housing deals, has been preoccupied primarily with providing for the housing of the middle-class or upper middle income groups rather than Canada's economically disadvantaged.

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Many of our veterans are extremely needy and shelter is beyond their means. We all recall the statement made in the ill-fated task force report on housing known as the Hellyer report. The task force report observed that there were no farmers left around our large cities; there were only speculators in overalls. Most people in Canada live near or around large urban centres and cannot buy a lot for under \$12,000, and most of the lots run as high as \$20,000. So, as I say, the loan limitation of \$18,000 must be raised to meet today's land prices.

I know, without having it pointed out to me, that my preceding remarks may not be to the point, but I think they reflect the fact that many MPs share my misgivings and frustrations with being allowed tonight to deal only with the mere extension of present legislation. We seek in addition, by way of amendments, to widen the scope of the legislation.

In addition to the suggestion that smaller parcels of land be considered by VLA, I should like to make another proposal. As the hon. member for Winnipeg North Centre has observed, perhaps the veteran who is 25 or 30 years beyond his army days might not be interested any longer in digging potatoes, planting carrots and that sort of thing, and now his family has grown up a smaller lot might suit his needs more admirably. I suggest that not only should we consider smaller sized lots, which incidentally are not so ravenous for scarce, developed land as are half-acre parcels, but a fact to be considered is that more and more people, especially older people, wish to live in apartments. Many of these apartments are not rental units but condominiums which can be purchased. These condominiums hold strata titles which are secured by a mortgage.

This new sort of property tenure has developed rapidly over the past five years. When I first came to Ottawa I owned one myself, and I sold it at a moderate profit when I no longer needed it. So I suggest to the minister that if

[Mr. Rose.]

there is to be any change in the thrust of VLA legislation, then in addition to smaller sized lots, provision for the older veteran to invest in a condominium apartment so that he is not constantly living in fear of the rent gouger would be an extremely sensible innovation and in keeping with today's trends.

May I make a couple of further points. Some of the veterans who need this legislation most in order to acquire homes for their families cannot take advantage of it because they are on war veterans allowance or on welfare. I submit to the minister, through you, Mr. Chairman, that he might look at the many veterans who are disadvantaged, not because they did not serve us well or because they are spendthrifts, but because they are sick, unemployed and on war veterans allowance. If any group needs help, it seems to me it should be those less affluent or the economically deprived veterans, those on welfare and war veterans allowance. I therefore urge the minister to look at this particular group of people and see how best he can assist them.

The final point I should like to make while I have the floor is that veterans legislation continues to be chauvinistic favouring the male veteran over his spouse; I am sorry, but I see I have offended the parliamentary secretary. I did not mean to shock him, but if I did that is the way the ball bounces. The title to property is held for the benefit of the veteran. We have all heard of Murdoch and the other cases and the Supreme Court's ruling in favour of the male.

Under our veterans legislation, a veteran, be he male or female, is solely entitled to the benefits of property and to the protection of the director, whether or not he or she has fulfilled his or her obligations to make payments over the years. A number of examples have come to me over the years as a member of parliament where veterans in whose name property exists, by courtesy of the director, have not been making the payments. On the contrary, the spouse has been working, has kept the home and family together and made the payments. The male spouse leaves the home for a variety of reasons and while away from the home sells it out from under his wife and family. The provision for joint tenancy in VLA holdings would overcome this problem.

These are examples of situations we should look into when we come to consider updating and broadening the legislation, in addition to extending the time limit, however welcome that is. I should like to thank the hon. member for Humber-St. George's-St. Barbe and the hon. member for Winnipeg North Centre for their efforts, as well as the minister, all of whom I know have fought for this extension, and to say that veterans are grateful. But the extension is only part of the picture, Mr. Chairman; there are a lot of other things we should do.

In closing, I should like to echo the statement of the hon. member for Timiskaming. As valuable as this veterans legislation is, why make it so exclusive? Why do we not have this kind of housing legislation for all Canadians who are economically disadvantaged, providing an interest rate of 3½ per cent on the first \$6,000 and 7½ per cent thereafter? Our party has been calling for 6 per cent interest rates for housing for some time now. If we do have a shelter problem, and everybody knows we have,