

*National Housing Act*

**Mr. Macdonald (Rosedale):** Mr. Speaker, I believe there is general willingness that the bill might receive second reading this afternoon. I wonder if we could have unanimous consent to sit for a few minutes more so that the hon. member could finish his speech and then we could have second reading?

**The Acting Speaker (Mr. Béchard):** Is this agreed?

**Mr. McCleave:** Mr. Speaker, we have one more speaker on this side. It is agreeable but I think it should be noted that the hon. member for Brandon-Souris (Mr. Dinsdale) has a short speech to make.

**Mr. Knowles (Winnipeg North Centre):** And we understand, Mr. Speaker, there is another speaker from the government side, a very important one.

**Mr. Macdonald (Rosedale):** No, there isn't.

**Mr. Knowles (Winnipeg North Centre):** Perhaps if we wait until eight o'clock he will speak.

**Mr. Macdonald (Rosedale):** Mr. Speaker, in order to make progress, and in view of the very crowded timetable, surely we could agree to have second reading at this point?

**The Acting Speaker (Mr. Béchard):** Is it agreed?

**Mr. Knowles (Winnipeg North Centre):** Mr. Speaker, we are willing to sit at least long enough for my colleague from Vancouver East to finish his speech. That will be ten or 15 minutes anyway.

**Mr. Macdonald (Rosedale):** Would the hon. member be agreeable also to hearing the hon. member for Brandon-Souris (Mr. Dinsdale) so that then we could have second reading?

**Mr. Knowles (Winnipeg North Centre):** That is up to him.

**The Acting Speaker (Mr. Béchard):** Is it agreed?

**Some hon. Members:** Agreed.

● (6:00 p.m.)

**Mr. Winch:** A few moments ago, Mr. Speaker, I was saying that from personal inspection and knowledge of the construction industry, because it was my trade, many houses won't last for 40 years. One of the things that disturb me very much is the fact that C.M.H.C., to a great extent, does not

enforce its own rules for construction. It is most interesting to make a study of the construction code put out by Central Mortgage and Housing Corporation, with all its amendments. It is a book in itself. The regulations are very clear with regard to the types of construction and the quality that must be achieved in respect of workmanship and material. There are inspectors who go around several times during the course of construction. Yet, to my personal knowledge, Central Mortgage and Housing Corporation does not back up its own inspectors. All one need do is speak to inspectors to find out that time after time they report that something does not meet specifications but they are overruled. This applies not only to homes but also to apartment buildings. I say that homes would last for 40 years if the contractor had to build according to the quality specifications of C.M.H.C. and if C.M.H.C. would back up its inspectors instead of overriding them, and making a farce of the inspections as they do. Unless quality workmanship and quality materials are insisted upon, the 40-year mortgage clause will be a farce because many homes will not stand up that long.

I said this is a very complex matter, Mr. Speaker. It certainly is. It is also impossible, under present plans, policies and legislation to meet the needs because of what is taking place. I should like to give an example of what has occurred over the years. I shall not speak in generalities. I shall state facts, but facts which I know are typical. I shall take my own constituency of Vancouver East where I am very familiar with the type of housing which exists. I have lived in this riding for many years and am familiar with the cost of lots and housing. In order to give an example which will demonstrate factually what I have in mind I intend to use an example which I know cannot be challenged. I wish to talk about my own home in Vancouver. Note the following. This two storey wood frame structure in which I live was built approximately 65 years ago. I purchased it 34 years ago. This past week I received the municipal tax bill for this property.

Naturally, the house in which I live is 34 years older than when I bought it. According to my tax bill, this year's assessment is 900 per cent greater than the amount I paid for the house and lot 34 years ago. The taxes this year amount to 34 per cent of what I paid for the house and lot. I made inquiries and found that to build the same kind of house today which I bought 34 years ago, the cost would be 1,500 per cent higher. The cost of the lot