

*Supply—National Revenue*

and I found that this problem was not just related to Kootenay West but was of concern across Canada.

I want to make a special appeal, Mr. Chairman, for some further consideration of the needs of these veterans for assistance under the Central Mortgage and Housing Corporation Act, and in this regard to quote briefly from the report of the committee on aging veterans and housing of the Royal Canadian Legion. Their report deals with the needs of aging veterans for housing, and this is an extract from the report which was submitted to the nineteenth dominion convention at Halifax:

Provided that an aging veteran is physically and mentally capable of looking after himself, either alone or with help, and provided he has sufficient funds to live on and is adequately housed, he will be happier and it will, in every way, be better for him to remain an ordinary citizen enjoying his own comparative independence in his own community.

I heartily agree with that paragraph in the report because that has been my experience. I know a number of veterans in my own constituency who are desirous of living in satisfactory houses, not palatial quarters by any means, in the community. They have spent the greater part of their lives in these communities and wish to live among people they know, and this is the reason for this particular representation this afternoon. The report goes on:

It was further noted that while valuable help and co-operation was available from several of our provincial governments, there was little or no help received from our federal government, outside of the fact that a loan for building purposes could be secured from C.M.H.C. It was also the opinion of our committee that the sponsoring body had to pay far too high a rate of interest on the mortgage money (presently 5½ per cent, while the interest rate under V.L.A. is only 3½ per cent). The situation was further aggravated by the government's action last year imposing an accelerated sales tax on building materials which by next year will amount to 11 per cent. A request that Legion-sponsored housing for aging citizens be exempt from this tax was contained in the brief presented to the cabinet last November. To date we have received no relief on this. Construction of homes such as these is a non-profit venture and we feel that this tax is unjust. We do pay provincial taxes which we cannot object to, as we receive other considerations, but from the federal government, no assistance is provided other than a loan. We feel this should be of vital concern to the department of health and welfare.

I draw that to the particular attention of the minister who I see is listening most carefully to my remarks on this occasion. The report continues:

Your committee recommends that C.M.H.C. be requested to develop plans for smaller projects of [Mr. Herridge.]

10 to 15 units, in the same way as plans are provided for veterans wishing to construct their own homes. This information would be of considerable help to our sponsoring groups who wish to do something for our senior people in the smaller towns and cities. It is further recommended that more detailed written instructions be made available outlining the requirements that have to be met by sponsoring groups to qualify for loans so sponsors of projects will become better acquainted with the requirements for same.

I heartily support that recommendation and urge that it be given favourable consideration.

I should like to quote another paragraph from this interesting report which I promised certain persons to bring to the attention of the minister:

At present, C.M.H.C. has a regulation that low-rental homes may only be used by people who are 60 years of age and over. It is recommended that this regulation be amended to permit disabled persons of any age to take advantage of this assistance.

I think that is a very good point indeed.

It was also suggested that further study should be given to the advisability of restricting admittance of those who, other than disabled persons, are over 65 years of age.

Another regulation which adds considerably to the cost of construction is with respect to the size of both suites and storage space. Persons with sufficient income, living in commercial, profit making buildings, are paying much higher rates for considerably smaller accommodation than that required by C.M.H.C. in our housing projects. The greater percentage of our units are far more elaborate than the requirements demand.

I do think that consideration should be given to evolving a design which meets the needs of those persons who wish to take advantage of the act to live under very modest circumstances.

If C.M.H.C. would reduce its requirements for space, this would result in greatly reduced construction costs.

I have mentioned these sections of this report because I think they are based on a very sound study of the situation by some very capable men who undertook to become members of this housing committee of the Royal Canadian Legion. As the result of the collection of information from various branches across Canada it represents the opinion of those persons who are interested and represents, shall I say, the need for consideration of changes in the regulations and administration to meet the circumstances.

I see I have been allowed to go three or four minutes overtime and I thank hon. members for their courtesy in this respect. I do urge the minister and his officials to give some consideration to the particular needs of