

*National Housing Act*

money. I congratulate him and the Government in this regard.

I should like to refer to one other matter dealt with by the hon. Member for Qu'Appelle and the hon. Member for Brome-Missisquoi. Those hon. Members made a big thing about how their party seemed to be the only party which was concerned with home ownership by Canadian citizens. I am sure that every one of us is concerned with Canadian citizen home ownership. The proof of anything is to be found in the fact. This Government has done more to promote individual home ownership than any preceding Government. In this regard one need only look at the recent amendments which increased to \$13,000, from \$12,000, the amount of lending to which the 95 per cent factor is applied in calculating loans to individuals. The amount now available has been raised to \$18,000, resulting in greatly reduced down payments.

Mr. Chairman, I gather my time is about to run out, but I should like to say—

**The Chairman:** Order, please. I must interrupt the hon. Member to inform him that his time has expired.

**Mr. Macaluso:** —no Government has done more for urban renewal.

**Mr. Rapp:** Mr. Chairman, I wish I could be as happy and as pleased as the hon. Member for Hamilton West about the legislation which has been introduced. I must say that I feel a little different about it than he does.

In the past, before we even heard of Central Mortgage and Housing Corporation loans, I tried to assist communities in my area that had expressed the intention of building senior citizens homes, and like projects. This is not possible any more. I am pleased to note the proposal in this resolution to increase the money available for C.M.H.C. loans from \$6 billion to \$8½ billion. But I do not need even a million dollars to help in this regard: All I want is a few thousand dollars to assist in the construction of a senior citizens home in the Province of Saskatchewan, to be located in Star City. Two years ago a similar project was built in this area in another town, and there was no difficulty in obtaining a loan from C.M.H.C. However, now that more money is available, it seems that this Corporation is able to find more excuses for disallowing applications for loans. I should like to bring to the attention of the Minister of Citizenship and Immigration, who is responsible for the administration of the

[Mr. Macaluso.]

National Housing Act, the fact that the application for a loan has been refused. This is an unjust and unfair decision. The reason for refusal as stated by C.M.H.C. is that the provincial government was not in a position to supply the funds necessary to construct this senior citizens home in Star City. This decision was taken, in spite of the fact that Star City indicated its willingness to underwrite the loss. Another reason given related to the fact that there was no hospital in this community. However, may I point out that there is a hospital at Tisdale, within 10 or 12 minutes drive from Star City.

The doctor resident in Star City has the same privileges at that hospital as any other doctor who lives in Tisdale, including admitting privileges.

I find it very difficult to understand why this loan was rejected. The C.M.H.C. also stated that it could not approve the loan for this project because there are senior citizens homes located in the same district, namely at Melfort and Tisdale. However, Star City does not have admitting privileges at these homes.

I do not intend to refer to other matters of this kind at this time in the House, in view of the fact that I have already referred them to officials of the department and discussed them with the Minister. However, I do want to point out that, apparently once a decision has been made in respect of an application, new circumstances, representations or evidence will not be considered.

It is my belief that if Central Mortgage and Housing Corporation continues to take the attitude that these small communities are not eligible for loans to build senior citizens homes of this kind, then it will be catering only to the larger cities and towns. These small communities are not financially able to provide their residents with the benefits which can be derived from homes of this kind, and other projects. It is because of the lack of these facilities that the smaller communities are rapidly disappearing. I suggest that when the population begins to decrease, the railways will begin to abandon their service, and I state emphatically that this is taking place to an increasing degree in small communities in the West. The result is that many of these communities are disappearing and the people are moving into larger cities and towns.

● (4:10 p.m.)

The smaller communities in Canada are the communities which have a greater need