

National Housing Act

more. In my opinion, this would help young people to provide themselves with homes to which they are entitled.

(Text):

Mr. Caron: There is just one point I want to mention. I think everyone approves the increase in the amount mentioned in this resolution. Last week I learned something, and I do not know if it is new or old. A contractor told me that there is so much red tape it is difficult for somebody to get quick action from the housing department. He told me that he tells an individual who wants a house to apply to Central Mortgage and Housing Corporation. The individual does so, and about 15 days later receives an answer to the effect that he should go to an insurance company to obtain the money. He then applies to the insurance company and is told by the insurance company that, for one reason or another, that company is unable to grant the demand.

Then the individual goes back to Central Mortgage and Housing Corporation, and it takes two or three months before he gets another answer. I do not know to what extent this situation is general, or whether it represents one case out of a hundred. However, I am telling the minister what the situation is so that he can investigate the matter before the bill comes before the house to ascertain if anything can be done toward ensuring that people will not have to wait five months before receiving a final answer to their application.

Mr. Green: Mr. Chairman, the discussion that has taken place today on this resolution has been extremely helpful, just as was the case when the resolution first came up for debate some days ago. I am very grateful to all those members who have taken part for the constructive way in which they have approached this problem. I think that anyone responsible for administering housing legislation in Canada would be very unwise to believe that he or she had all the answers because this is a very complicated question and one which, I think, typifies democracy at its best. This is a good example of how a democratic system of government can function.

Throughout the time that I have been responsible for housing I have been conscious of the need to extend the benefits of the act just as widely as possible and in particular to the smaller centres in the country, to the rural areas, and above all to Canadians in the lower income groups. Hon. members will realize, of course, that the government's small home loans policy is directed toward the lower income groups. In pursuing these objectives we have taken a number of steps

which I think have helped. They have not solved the whole problem but they have helped a great deal.

The hon. member for Hull mentioned the delay in having applications dealt with by Central Mortgage and Housing Corporation. I think perhaps he had been advised by some contractor who was an exception. In fact, it might have been a contractor who has had some trouble with Central Mortgage and Housing Corporation and was out to get in a little bit of retaliation. The average time for processing a loan is only four days. This is a Canada-wide average.

Mr. Caron: Did the minister say that was for processing the loan or granting the loan?

Mr. Green: For processing the loan. That is the average. In some centres it is more and in some centres it is less. However, that average could not be attained without there being a minimum of red tape. My experience with the corporation has been that it is extremely businesslike and efficient and that its public relations are excellent. I do not believe there is in the country any corporation dealing with large numbers of people which has better public relations than has Central Mortgage and Housing Corporation.

This is a great tribute to the officers and to the staff right from the top to the bottom. I may say that this is something we try to watch at all times. We believe that the Canadian people must be given every consideration. If the hon. member for Hull would care to give me the name of the contractor, I will have an investigation made and will find out just what was the matter in that case. I will promise not to tell on him if it turns out, as I suspect, that the contractor is about 150 per cent at fault.

Mr. Caron: I will ask him first.

Mr. Green: The hon. member for Beauce mentioned additional help in the rural areas. This matter, of course, is extremely important. We are prepared to make loans in rural areas and in small centres just as readily as in large centres. I may say that the policy is to be in a residual position. We deliberately try to keep out of the position of being the main lenders of mortgage money in Canada. The rule is that an applicant in a rural area must go to one prior lender asking for a loan. Then if he is refused he can come to Central Mortgage and Housing Corporation. In an urban area he must go to two lenders. Then if the application is rejected, he can come to Central Mortgage and Housing Corporation.

We would be prepared to have credit unions classified as approved lenders under