

National Housing Act

course, municipalities are creatures of the provinces and under their jurisdictions; the success of the program is dependent to a large extent on the participation and co-operation of provincial governments.

• (1540)

This neighbourhood improvement program will be subject to federal-provincial agreements. These agreements will specify how the money will be spent, how the residents of these neighbourhoods will take part in these programs and how new housing will be found for people who may be displaced as a result of activities under this program.

As I said at the beginning of my remarks, Ottawa East is an old neighbourhood and I am happy to note that it will be possible under the amendments to be made to the act, for an owner in an urban section designated for this purpose through a federal-provincial agreement to borrow money in order to repair and improve his home. The objective will be to make housing meet minimum health and security standards. It will be possible therefore for low income people to improve the quality of the plumbing, heating and electricity systems in their homes.

The amount of help will depend on the amount of work to be done and the income of the owner. Loans will be available within the limits that will have to be set up by regulations and if the housing unit continues to be occupied and maintained, a portion of the loan up to \$2,000 could be forgiven. This forgiveness of part of the federal loan will not be dependent on any contribution from the province or the municipality.

In general the program will be used in concert with the new neighbourhood improvement program but it will be available in the case of housing projects built by non-profit corporations, or cooperatives. Under special federal-provincial agreements the program will apply to sectors located outside the neighbourhood up for improvement.

One of the terms of the loans is that suitable standards of maintenance and occupancy be in effect in municipalities. The purpose of that requirement is to help ensure that once repairs are made the property will not deteriorate again.

In conclusion I would say that it has become more and more evident that people buying houses need as much protection as people who buy cars or television sets or make any other investment of this kind. The proposed amendments to Bill C-133 deal with the problem of bankruptcy or insolvency of the builder. The mortgage loan insurance factor under the act ensures substantial protection to lenders. The proposed amendment will allow the Central Mortgage and Housing Corporation to ensure that the purchaser of a new house receives a complete housing unit by lending him the required funds to complete the house through the mortgage loan insurance fund. I think that this measure is essential to the protection of the consumer.

In conclusion, I express the wish that municipal, provincial and federal governments will continue to design new, objective and viable programs and that through consultation with the population which must participate in the setting up of urban programs we can build cities where it is pleasant to live.

[Mr. Gauthier (Ottawa East).]

• (1540)

[English]

Mr. Stan Darling (Parry Sound-Muskoka): Mr. Speaker, it seems rather a coincidence that I should rise for the second time this week and have the opportunity to speak this afternoon, when just this morning the Minister of Transport (Mr. Marchand) mentioned that he was tabling the Darling report. Let me tell you, Mr. Speaker, that I do not have any marine knowledge and so cannot take credit for this very informative report which I understand had something to do with shipping.

This afternoon I have the privilege of speaking on Bill C-133, the amendments to the National Housing Act. I have listened with a great interest to the many eloquent and well qualified speakers, most of whom come from metropolitan areas of tremendous growth. However, I think that even a voice in the wilderness should be allowed to speak for that great disadvantaged area, rural Canada. Many of our small towns and villages have ample land available at low or reasonable prices. When I hear these prices of \$18,000 or \$20,000 being bandied around, in my area they would refer to about 600 acres; then I learn that it is a city lot of 100 by 150 feet.

I am well aware of the great need for housing in mushrooming areas and I know that we cannot stop these great areas from growing. While we poison the whole area around us we shall continue to grow.

Mr. Woolliams: They are doing that fast.

Mr. Darling: I am told that the great problem is not the cost of land itself but the cost of serviced land and the many other costs such as sewage, water, schools and roads, to name a few. In our great province of Ontario many smaller municipalities are able to instal water and sewage systems on a rental basis. I give full marks to the minister and the provincial governments for a co-operative program such as this.

As the head of a small municipality for nearly a quarter of a century, I can speak with some authority. In Burks Falls we were continually inhibited through lack of a sewage system, but we finally committed ourselves to it. We asked the permission of the Ontario Municipal Board about 15 years ago. At that time the cost was \$160,000. The chairman said that we reminded him of a horse that was on the street, dead, but would not lie down. He said we had no money and no possibility of getting it. Under the new system we did get it. But instead of \$160,000 it was \$1.5 million. That is a hell of a lot of money, in plain English, Mr. Speaker. For the ordinary householder in my village it means a minimum of \$130 a year for 40 years for the sewage system. However, having it enables us to qualify for grants for municipal housing, Central Mortgage and Housing programs, senior citizens' housing and low-rental housing which are certainly needed.

I am hoping, despite the very substantial grants, that even more money can be found for the many smaller towns and villages across Canada so that they can instal sewage systems. I feel that the maximum amount payable by a householder in respect of a sewage system should be \$100, and the provincial and federal governments should bear the excess costs. This would improve the economy of