

National Housing Act

If the minister will ask his officials I am sure in 10 or 15 minutes there can be explained to him the history of the long fight which we waged from roughly 1950 through to 1958 for an amelioration of the restrictive terms of the housing act so that it would work in the Yukon Territory. He will then immediately understand just how difficult it was in that day for northerners to obtain loans at all. But with all credit to the previous government, the act was amended so as to permit building, and I think the significance of the statistic I have just cited to the minister will indicate that this is so; that is to say, where only two homes were built under the N.H.A. prior to 1958, in the next two or three year period there were well over 100 built in the Whitehorse area alone. But there is still no N.H.A. building going on in any other community in the Yukon.

The reason for this, of course, is that the standards are too high. Some communities have not water and sewer facilities; septic tanks are not allowed, I believe. I am not an expert on the housing standards that are required by C.M.H.C., but I do know that one of the greatest complaints as I travel around my constituency is that the people who want to build homes and settle down and make themselves and their families permanent citizens there simply cannot do so because they have not the wherewithal themselves with which to build, and N.H.A. is not working in their communities.

Therefore I would urge the minister to give these northern conditions particular consideration. The personnel of C.M.H.C. are not only dedicated people, but in my experience they are people of imagination who can usually find solutions to these problems if they really have a mind to do so. I am sure if a little bit of time is devoted to this particular problem they will be able to come up with suggestions to the minister for perhaps future amendments to the act which would allow home building to go on in these northern communities to the same extent as it goes on in the remaining parts of Canada.

The other matter I wanted to draw to the minister's attention is the lack of any inspection facilities in the Yukon; and the same situation, again, exists in the Northwest Territories. Usually, as the minister knows, inspection services are available in or close to communities that are doing any extensive C.M.H.C. building at all. The facilities that we are required to use in the Yukon are based at Prince George, so that there is a substantial delay between reaching the stage of construction that the act requires and its actual inspection, for which the inspector must travel from Prince George to Whitehorse, and then the approval and subsequent

payment. So contractors sometimes have to wait as long as two or three months, and longer, for progress payments. Certainly it is wrong, I feel, to have contractors carrying the corporation or the government—the corporation in this instance—out of their own funds. That is what it amounts to. The mortgage advances are not made, and the contractor has to obtain a loan at the bank at 6 per cent in order to make the payment which C.M.H.C. should have made. If the inspection services were based on the spot this problem would be overcome.

I submitted a rather lengthy list of suggestions concerning standards to Mr. Bates before his death. Mr. Bates replied at length to me, and I understand that these matters are all under consideration in the corporation now so I will not take up the time of the house with the detail of those submissions. I have never had anything but the greatest co-operation from the officials of C.M.H.C., and particularly Mr. Bates with whom I was wont to deal most often. I am sure they will look at these submissions with respect to standards and perhaps, if it is at all possible, make the necessary proposals to have the standards requirements of their legislation or regulations amended so as to take into account northern conditions.

With those few observations with respect to northern housing, Mr. Speaker, I would urge the minister to take these specific matters under his personal care and attention. I know he will do that, and I know he will get the utmost co-operation from the officials of C.M.H.C., and perhaps we might see some further progress in northern housing development.

Mr. Reid Scott (Danforth): Mr. Speaker, as has already been indicated by other speakers from my party, we welcome this bill and are, of course, prepared to support it. It is particularly pleasant to be able to accept this measure with enthusiasm, because I recall that the last time the hon. gentleman brought some legislation before the house in connection with the post office we were not able to greet it with the same enthusiasm with which we welcome this bill, and that is a pleasant change.

I do not want to deal with the specific clauses of the bill. We had some discussion on this matter, and I want to leave the clauses until the committee stage where they will be dealt with in detail by the minister. One thing which is important in the discussion is this. It should be made clear that the problems of housing and urban development are in no way exclusively restricted to the large centres of population; the smaller