

The brief follows:

To the Chairman and Members,
Standing Committee on Finance,
The Senate, Ottawa.
Honourable Senators:

PART I

The National House Builders Association appreciates being given this opportunity to comment on the administration of the National Housing Act by Central Mortgage & Housing Corporation.

In the opinion of our Association, the Corporation has fairly and competently administered the legislation. At all times, the Association has been encouraged by the national, regional and local officers of CMHC in expanding the range and scope of its activities.

Support given by the Corporation to our building research program, annual convention, and various other projects also deserves mention.

Close liaison has been established between our Association's component local associations and local CMHC offices in all centers where such local associations and offices exist. Joint meetings between a builders' committee on one hand and corporation officials on the other, provide a means of settling questions before they become disputes, for pooling ideas and exchanging information.

When an issue arises which cannot be settled locally, it is brought to the attention of CMHC head office by the National Association. Sometimes recourse is had to the appropriate regional office of the Corporation for preliminary discussion, but the NHBA is not organized on a regional basis. Therefore, the greater part of its work has to be done at the local and national levels.

Occasionally, a member of a NHBA component local association may voice a complaint against CMHC, as an individual. In cases where this happens, the member may be unaware of the liaison mechanism existing between his organization and the Corporation, or he may choose to circumvent it.

If the facilities provided are not used, it cannot be said that either CMHC or the National House Builders Association are at fault.

Suggested Recommendation:

As a method of improving administration of NHA, the recommendation is made that even closer liaison be contemplated by Central Mortgage in its dealings with the National Association.

Sharing of advance thinking of the Corporation at its top level would help to pave the way for readier, more intelligent compliance by home builders with CMHC rules, regulations and interpretations. At present, these sometimes come to them as a surprise. Exposure to builders' points of view, ideas and suggestions on specific proposals, could result in the Corporation's administration of the Act being more acceptable and workable.

PART II

Some general observations as regards housing and the house building industry follow, in the belief that they will be of interest.

Finance Source of Worry:

By and large, builders have two main concerns. The first is the recurring shortage of mortgage money. The second is the growing scarcity of serviced land.