

of veterans who own their own homes who, because of limited income, are not able to carry out the necessary repairs to maintain those homes. For some reason or other both ministers who must be aware of this need did not include a rehabilitation factor similar to that existing under the Neighbourhood Program and the Rural Native Housing Program. The minister might give me the argument that veterans now can qualify under these two sections. I point out this inequity, however, because in order to qualify under the present terms of the act veterans must reside in one of the designated areas, and this is the responsibility of the province.

If the veterans happen to live outside the designated areas they would be denied the opportunity to qualify for the forgivable loans that are available. I submit that this is wrong. As most members are aware, under the Residential Rehabilitation Program citizens earning an income of \$6,000 or less can qualify for loans of up to \$5,000 to bring their homes up to a better standard. Of that amount 50 per cent may be forgiven. Indeed in a case where the need is only \$2,500 it may all be forgiven.

In order to satisfy veterans who fall within this category the easy solution would be that they be permitted to apply directly to CMHC for such loans and grants regardless of their places of residence. They should be able to do this under the criteria concerning standards laid down by the particular province. I suggest that the Minister of Veterans Affairs might consider being a little more generous in providing in his departmental funds for forgiveness loans that would be a little more generous, and in increasing the forgiveness loans from \$2,500 to say \$4,000. The Minister of Veterans Affairs well realizes the need for such a program because he has an example of the need in the study made by the Newfoundland and Labrador Command of the Canadian Legion which indicates that there are vast numbers of homes owned by veterans which are in need of repairs, while the veterans or the widows who exist on allowances or pensions find difficulty in living a reasonable life, let alone having the necessary funds to keep their homes in reasonable repair.

I suggest also that a survey to obtain the necessary information should be initiated by the ministers in every province of Canada. There is another alternative whereby the \$600 annual grant could be used to offset the cost of repairs. I am sure some means could be found to work out a system under the AHOP program in this regard. Another alternative would be for the government, through the ministers, to expand the present home improvement loans which exist under the National Housing Act if there are any constitutional problems which exist. All that would be necessary would be to include under that program the same forgiveness factors which exist under the residential rehabilitation program.

Since I always try to be optimistic and give credit rather than criticize, I wish to say I believe I have already made some progress along the lines mentioned. When both ministers attended the committee proceedings they indicated their willingness to consider a program such as I suggest. On Wednesday past I presented a motion before the Standing Committee on Veterans Affairs which asked the committee to request that the minister consider additions to the veterans housing program which would include a

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provision that veterans, irrespective of their province of residence, might apply directly to CMHC and the Veterans' Land Act administration for rehabilitation loans containing forgiveness factors, similar to those which presently exist under the Neighbourhood Improvement Program and the Rural and Native Housing Program. I was very pleased that the motion was unanimously accepted. This indicates that all members of all parties recognize there is merit in the suggestion. I commend all members of the committee for their co-operation.

I now appeal to both ministers, who themselves are distinguished war veterans and who recently have been recognized in this parliament for their service—the minister responsible for Housing who was commended for his concern for people, and the Minister of Veterans Affairs who was referred to as the perfect minister—to look at these suggestions I made on behalf of my party and explore every avenue by which they might make a further contribution in meeting the needs of all our veterans across the country, and particularly those who fall within the category of most need.

The Leader of my party does not mind my making these suggestions and helping the minister devise plans to answer the problem of providing housing for our citizens. I shall continue to help, and I hope that both ministers will listen to me and implement these improvements in the same way the Minister of Veterans Affairs has accepted other realistic proposals put forth by my party in respect of the veterans charter in relation to allowances and pensions. While I do not mind throwing around a few bouquets to the other side I find I must take serious issue with a statement made in this House a week or so ago by the Prime Minister (Mr. Trudeau). At that time he was asked to give examples of how the government practises restraint in spending. The one example he gave was the restraint that would come about as a result of the phasing out of the Veterans' Land Act. I take strong issue with this statement because nothing is farther from the truth or closer to a term which may not be uttered in this House.

I wish to repeat the words I used in my question of privilege, which was ruled out of order. I said that these words were a slight to the veteran and that if this were the only example of restraint the Prime Minister could find to support the action of the government, God help Canada.

In order to prove my point, which I proved in the Standing Committee on Veterans Affairs, that it will not cost the people of Canada one penny to maintain the Veterans' Land Act administration, let us look at some figures. In 1973-74 the operating expenditures for the Veterans' Land Act administration were \$11,879,014. In 1974 the expenditures were \$12 million, the year when we forced the extension of the act, but at the same time over 3,000 new veterans were served. I shall give more details on that later.

The estimated expenditure figures for 1975-76 show an increase of only \$101,125 to \$12,705,548, and \$71,000 of the \$101,125 is made up of contributions to employee benefit plans. As a result of the extension for one year of the Veterans' Land Act 5,561 loans for new establishments were approved compared to a figure of 3,175 for the previous year. In addition there were 2,558 loans to veterans already settled. As a result of the extension to March 31,