

Supply—Resources and Development

result that the costs of individual home builders are greatly enhanced because septic tanks have to be installed—equipment which I would hope in a few years would no longer be necessary. There will be therefore a dead loss both to the persons who instal the septic tanks and to the economy in general.

Having said that, I wish to add this, that one of the deficiencies in connection with Central Mortgage and Housing Corporation, and its operations, is the lack of adequate inspection of houses under construction. I know that that is the obligation of the lending institutions, but the lending institutions are providing very inadequate inspection.

Last year I had the opportunity of watching a home in this city in process of construction. Had the young couple who were to inhabit that home not watched the house every day, the results would have been disastrous. Some of the young people in that neighbourhood did not watch the building of their houses, with the result that there was a good deal of scamping and poor workmanship, and specified materials were not included in those homes for which they were paying, I think, excessive prices.

When young people have to pay \$17,000 or \$18,000 for a home that could have been built 25 years ago for \$8,000, or \$9,000—

Mr. Fraser: No, \$6,000.

Mr. Coldwell:—they are entitled to expect at least that the specifications will be carried out. Let me say from personal observation that specifications are not always carried out. In one case I have in mind the people who entered into a contract to buy the house, and who had made the down payment, found it difficult even to find on the job the plans from which the contractor was working. It was only after insisting, day after day, that the plans be produced, and that certain things specified in the plans be done, that they had any success. As a matter of fact things were done that were not in the plans and, as a result, had to be undone, upon the insistence of those who were paying for the home. Drainage was bad and grading of the lots delayed unduly and so on.

I say when parliament is providing a plan of this description every effort should be made to see that proper inspections are made.

Young people cannot go to the additional expense of hiring architects to look after the building of these expensive homes. I use the term "expensive" in the relative sense, of course. They cannot do that; and the result is that in some instances contractors are getting away with nothing short of murder. I know that in the neighbourhood I have in mind at the moment those young

[Mr. Coldwell.]

people who did not watch the building of their homes had all sorts of trouble with the construction and the workmanship and failure to fulfil the contracts as they were intended to be fulfilled. I say all these contractors should be carefully supervised. I would even go to the extent of saying that some of them should not be permitted to take contracts at all for the building of homes, because certainly they have been victimizing large numbers of young couples who have found it necessary to secure homes under very difficult conditions.

That situation exists right in this city, and in other cities as well, as I happen to know. I say the time has come when the department should take a hand in the matter of inspection and supervision. Where a contractor has a poor record, as some of them have, the lending institutions should be told that Central Mortgage and Housing Corporation will not stand behind contracts made by contractors of that kind.

Passing across Canada I have been told that this sort of thing has been happening in other places as well. I have been speaking from personal knowledge and personal observations of about a year ago when I have referred to what has taken place in Ottawa. I do not want to name any contractor, or put any name on the record of *Hansard*; but on more than one occasion last autumn I was tempted to do so while I watched the building of these homes, and saw what was being done.

I rise simply to emphasize that fact. I know hon. members do not wish to listen to a long speech at this time, nor do I wish to repeat everything that has been said by the hon. member for Eglinton. He said it well, and made a good summary of the evidence placed before the committee. I am not going to indulge in reiteration. But I did wish to drive home that one point, that we must have better supervision and inspection.

Mr. Fraser: I should like to support the hon. member for Rosetown-Biggar in what he has said about inspection, because I have had more than a dozen complaints in this connection brought to my attention. I believe that in respect of all these loans Central Mortgage and Housing Corporation should have an inspector on the job, and he should be there not just once a month or once every two weeks, but often enough to check on all the details and to see that all the specifications are carried out. Because, as the hon. member for Rosetown-Biggar has said, in many cases these young people have not the opportunity or the knowledge to check on the specifications and blueprints.