

National Housing Act

Canada Elections Act, Whitehorse is now described as an urban area but really the greater Whitehorse area is not what could be called a truly urban centre in terms of southern urban centres. There still exists a great need for the development of sewer and water facilities in this district beside other amenities which are taken almost for granted in the more southerly areas of Canada.

The act does not work at all in places such as Dawson city, Haines Junction, Watson Lake, Beaver Creek, Porter Creek, Mayo. I am sure the minister is familiar with these centres because he recently made a visit to this region. A similar picture could be drawn with regard to the Northwest Territories. So there is a great need for broadening the provisions of the act so as to provide Canadians who reside in these northern areas with mortgage funds, access to which southern Canadians take almost for granted.

Perhaps if the officials of Central Mortgage and Housing Corporation were to concentrate a little on the problems of housing legislation as they affect northern home building a solution might be found so as to make mortgage funds available to these communities. For example, it is possible that exceptions might be made with respect to the standards which are required. I realize that since this is national legislation, certain national standards must be set. At the same time, if the provisions of the act are so restricted, having regard to the tempo at which these northern communities develop, that the legislation itself becomes completely unworkable as applied to individuals who wish to build their own homes and do not have the material resources with which to proceed, it is obvious that careful examination is called for.

I was interested in the remarks the minister made concerning the Winnipeg urban renewal scheme. This scheme, as I said on a previous occasion, was conceived and set in operation during the term of the former government, and it is one which sets an example for other urban areas in Canada to follow. It is a most ambitious undertaking and I am sure if other Canadian centres of a similar size and with similar problems were to take an object lesson from the Winnipeg project, housing standards generally would rise in the heavily populated urban areas of this country.

Again, the provisions of the urban renewal sections of the National Housing Act cannot be applied on all fours with northern centres. There is just as much urgency and need for urban renewal, if you want to use that term, in the north as there is in the more southerly areas; perhaps even more so because of the manner in which these northern areas develop, particularly in the Yukon, where you had a mushrooming development during the construction of the Alaska highway

and as a result many temporary, army-type buildings which were erected have since been vacated and acquired by private enterprise, some of which have been improved and others of which have not.

As the minister is well aware, building costs run something between 30 per cent to 40 per cent higher in northern Canada than in southern Canada. That means for every dollar that the individual in Winnipeg or Edmonton would pay for a pound of nails, the cost would be \$1.40 where I come from. Again, a similar situation exists in the Northwest Territories. It is an adjustment in this area that is needed for the down payment provisions, because the capital position of the borrower and all these factors change the further we go north because of the freight differentials that exist, because of the increased labour costs that exist, and the other cost factors which are brought to bear on construction costs generally in the northern areas.

I should now like to point out one of the big stumbling blocks to the ease of building in the north. I must say that this is a matter with regard to which I have received great co-operation from C.M.H.C. officials, particularly the late Mr. Bates. One of the largest stumbling blocks is the question of standards. What might be acceptable standards in the south with respect to stucco, outside finishing and this sort of thing, have to be gauged in an entirely different light when you judge these matters in the light of northern conditions. There are many who believe that because it is so much colder in the north—at least they make that assumption—and because of the longer period of winter—at least they make that assumption as well—the construction standards for outside finishing have to be that much higher for northern building; or conversely, they will not be adequate when measured by southern construction standards.

This is a false conception of the north because people who have been there will realize that the conditions that exist in my home town of Whitehorse and in Yellowknife are pretty well the same as they are in Winnipeg or any other southern prairie centre. As a matter of fact the average mean temperature in Whitehorse during the six winter months is one degree warmer than that in Winnipeg; yet the immediate assumption is made that the outside finishing standards for construction in the north must be that much higher because of the difference in the climate between the north and the south. People have an entirely wrong conception of living conditions in the north. But I would urge on the minister that our needs for housing are as great as or greater than those which exist in the southerly centres.