

National Housing Act

hope to keep their homes or meet their obligations in full. Some day or other, they will be forced to sacrifice their homes, their initial outlay and the following payments. Many houses will then be put up for sale.

That, Mr. Speaker, is not, I think, what Canadians want. What we want is for every Canadian family to be able to own its own home. We sincerely believe that it is possible, in Canada, for every Canadian family, to have a decent home.

[*English*]

Mr. Jack Marshall (Humber-St. George's-St. Barbe): Mr. Speaker, my contribution to the debate on Bill C-192 will be short since most hon. members who have spoken from this side of the house have brought forcibly to the attention of the minister responsible for housing the shortcomings of this measure. At the same time, they have expressed their approval of those portions of the bill they support.

It is my intention first to point out a serious handicap from which the war veteran suffers and to make a plea at this time on behalf of veterans and their housing needs. Under the War Veterans Allowance Act, veterans are allowed to own a house to the value of \$10,000 without any reduction in the allowance. Those veterans having houses with a value in excess of \$10,000 have 5 per cent of the difference between \$10,000 and the value of the house deducted from the allowance each year. Until 1965 this figure was set at \$6,000 only, and then it was upgraded to \$10,000. I take this opportunity to impress on the Minister of Veterans Affairs (Mr. Dubé) and the minister responsible for housing that a review of the situation must be made immediately because of the rapid escalation of housing costs. Actually, veterans are immobilized because values are set at the time of purchase and are not reviewed after purchase. Appreciation in value is not taken into consideration.

May I refer, Mr. Speaker, to the consumer price index for housing from the years 1961 to 1968. The index shows an increase in costs of more than 18 per cent at the end of 1968. Even more significant is the fact that the increase in costs has been more marked in those years following 1965. The thousands of war veterans in the country also need housing, and this fact should be recognized at this time.

The other point I wish to make has to do with the procrastination of government in dealing with all housing problems in this

country. I was impressed with the performance of the minister now in charge of housing when he was active in the Department of Indian Affairs and Northern Development. At that time I said to one of my colleagues, "Now, here's a man to watch." I said that when he went against the establishment in dealing with Indian problems. I sincerely hope that he will use some of his initiative in dealing with the nuts and bolts issues of this matter of which his predecessor spoke.

The nuts and bolts issues, Mr. Speaker, are not those the minister described during his presentation of the bill in the house last week. I am getting sick and tired of hearing that Canada is an urban society and that almost three-quarters of Canadians live in our larger towns, cities and metropolitan areas. Also, I am sick and tired of hearing that by 1980 more than 80 per cent of our population will own or rent accommodation in our urban centres, or will be hunting for accommodation there, and that one-third of our population will be living in Montreal, Toronto and Vancouver.

I am afraid of this thinking. This is the kind of thinking we are getting from computers and I am seriously concerned that assistance will be concentrated in those areas. So I ask the minister, what will happen to the other 20 per cent of the population living in rural communities? I am speaking of some 5 million people, Mr. Speaker. Are they not Canadians who have listened to the repeated pledge of the government that every Canadian, regardless of the part of the country he lives in, will have equal opportunity?

Allow me to give you a few facts about some of the living conditions some of the 5 million people living in Newfoundland face. My colleague for Halifax-East Hants (Mr. McCleave) gave figures about the levels of incomes in Newfoundland when he spoke the other day; he did not compare these figures with other figures relating to the country as a whole. Figures compiled in 1961 show that 38 per cent of all dwellings in Newfoundland urban centres had no water supply, while the Canadian average for dwellings having no water supply was 11 per cent. Fifty-three per cent of our dwellings had no flush toilets and 61 per cent had no bath facilities. In rural Newfoundland, 80 per cent of all dwellings had no inside flush toilets and 85 per cent had no bath facilities. These are not computer figures, Mr. Speaker; they are factual.

The royal commission on the economic state and prospects of Newfoundland points out