

are tempered by the views of one who represents a large rural riding, that of Okanagan-Kootenay, dealing with a few of the peculiar problems that are being encountered in such a region.

Firstly, it is my contention that the government should give top priority to the problems of rural area residents and in particular make more N.H.A. funds available to those who reside in the relatively small communities therein. I submit that all people in rural areas should be afforded the opportunity of participating in federal housing loans, be they residents of municipalities or unorganized territories. Their lot should not be discounted in the light of the problems inherent in the larger urban centres. I suggest that present government policy and support regulations are directed in the main to the benefit of major population centres and to the detriment of the many thousands of our citizens situate in rural areas. For too long too large a proportion of available mortgage funds has been allocated to the large cities of Canada for the propagation of multi-million dollar apartment buildings and like projects. This imbalance should be rectified and the government should cultivate a willingness on the part of private financial institutions to place funds in more remote regions by itself overcoming an apparent reluctance to invest needed capital in places of rural habitation.

Contrary to lingering government thinking, a home to those living in Vernon, Armstrong, Sicamous, Revelstoke, Golden, Invermere, Kimberley, Cranbrook, Jaffray, Elko, Fernie, Sparwood and so many other smaller centres in my constituency, is no less important than is the necessity of accommodation for the folk of Vancouver, Winnipeg, Toronto and Montreal. May I suggest that the principal ogre perpetuating this inequality in lending policy is C.M.H.C.'s present regulation requiring the construction of piped services to housing. In a phrase: No water or sanitary sewer, therefore no eligibility for N.H.A. financed loans. Although there are stated exceptions to this rule, in my experience leniency in their interpretation has never been the federal corporation's watchword. And there are many areas in this country, and Okanagan-Kootenay is representative, that will never be serviced with piped sewer and water. So, at the moment, hundreds of people living in unorganized portions of my riding and several thousand more who reside within municipal boundaries are effectively shut out from public assistance because they are on wells and/or septic tanks. And for those who intend to

locate and build, to join their fellow primary producers, or take their employment in the extractive industries, the same fate awaits them.

Facilities which are entirely satisfactory to many of my people, and have been for years are still effectively quite unacceptable to the crown corporation. Moreover, even though modern technology has provided us with a number of more sophisticated and proven sewage disposal systems, C.M.H.C. has steadfastly refused to accept them, and as a result of these overly restrictive regulations it is impossible for many and too tough for most to comply.

I therefore say that, even though I share the concern of all levels of government for the pollution of ground and water, which concern undoubtedly has given birth to these constrictions, and even though I am quite aware that the use of septic tanks in concentration will create difficulties in curbing pollution, surely a workable set of regulations which would supplant those that have outlived their usefulness can be formulated which would then permit the use of certain lands, presently exempt from mortgage financing, and a goodly portion of which will never be equipped with piped services, on a septic disposal and water well basis. Such a solution would inject a new and needy borrower into the program and would also raise the generally low standard of housing prevalent in sections of our country, certainly in several of the more depressed portions of my riding.

• (12:40 p.m.)

On another matter, although Bill C-192 makes an attempt to assist those on small or fixed incomes, the 20 per cent of the people either below or hovering on the poverty level, I am not convinced that the intended modifications go far enough. Even though the amortization period for loans now permissible is to be extended, and although the amount of mortgage money is about to be increased to \$18,000 for improvement and purchase of used homes, both of which amendments are commendable, are we still doing all we can to aim our policy toward assisting that class of people below the subsistence level or, for that matter, toward the average wage earner? I think not. Moreover, I think that the lack of any effective means to control rent, coupled with today's high cost of money, simply precludes these classes of Canadians from enjoying what every Canadian should be able to enjoy—reasonable accommodation.