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Speaker: The Honourable Donald Taylor



The Yukon Legislative Assembly

Friday, March 21, 1975

Mr. Speaker reads daily prayer

Mr. Speaker: Madam Clerk, is there a quorum present?

Madam Clerk: There is, Mr. Speaker.

Mr. Speaker: I will now call the House to order.

ROUTINE PROCEEDINGS

Mr. Speaker: We will proceed with the Order Paper. Are there any tabling of documents or correspondence?

The Honourable Member from Kluane?

Hon. Mrs. Watson: Mr. Speaker, I have for tabling today, Legislative Returns Number 5 and 6.

Mr. Speaker: Are there any further documents and correspondence for tabling?

Are there any Reports of Committees?

Introduction of Bills?

Are there any Notices of Motion or Resolution?

Are there any Notices of Motion for the Production of Papers?

We will then proceed to Orders of the Day.

ORDERS OF THE DAY

Mr. Speaker: We have Motion Number 8. Is the Honourable Member from Whitehorse West prepared to discuss her motion at this time?
Motion No. 8

Mrs. Whyard: Yes, Mr. Speaker.

The purpose of this Motion is that amendments be made in the Motors Vehicles Ordinance or its regulations, Mr. Speaker, to include mandatory medical examinations for drivers over the age of 70.

My concern is that under the present Ordinance, there are two sections of particular application in this area. One requires a doctor to report any medical condition he finds in a patient who is the holder of an operator's licence which he feels would handicap that driver to the public liability.

The other section gives the Registrar of Motor Vehicles authority to require a medical examination if there is any doubt about the operator's medical ability.

But there is a vast field untouched by either of those two sections.

Insurance companies who issue you your public liability insurance in order to be an operator in the

Yukon Territory, are not required to demand a medical examination of any applicant. Our new system of issuing drivers' licences now extends for three years, based on your natal day, your birth date. It is possible to go for three years without ever appearing at the Registrar's office, and at the end of that period, simply filling out an application and sending it in by mail with your cheque for your licence.

My concern is that we have a shadow area there where a number of people will be impaired by increasing years, automatic deterioration in their ability to see, to hear, speed of reaction, many other forms of decreasing ability to be a competent driver.

Now, I realize that the age group affected, in the Yukon particularly, is a minority of our drivers, but I would hate to even see one case of an elderly person having a fatal crash because of physical disability or causing damage and death to anyone else because of the same inability, and it seems to me that since other jurisdictions have gone into this program and are carrying it on despite the inconvenience and expense of administering it, it must be worthwhile in many of the provinces which have adopted this system.

From my own personal experience, I know that British Columbia requires an annual medical over 70, as does Ontario for two examples.

Now, I am not referring to handicapped persons who drive and have taken special steps to increase their ability with additional optical equipment or if they are handicapped because they have lost one limb, they have special driving equipment. That is an entirely different field.

The present system of issuing licences is competent and adequate for those making an application for the first time. They are required to pass a driver's test and they have to be medically fit, but as far as I can see, Mr. Speaker, there is very little actual check for the rest of their lives on their driving competence.

It has been seconded by the Honourable Member from Whitehorse South Centre, who will be speaking on the medical aspect. As I said at the beginning, Mr. Speaker, I think probably the wording of this Motion is not entirely correct. What we are seeking to do is not amend the actual Motor Vehicles Ordinance, but perhaps to include additional regulations.

Mr. Speaker: The Honourable Member from Whitehorse South Centre.

Dr. Hibberd: Mr. Speaker, I have seconded this Motion because I do feel the necessity of having these medical examinations in this area. It's certainly not intended as a discriminatory measure and the vast

majority of people in this age group would have no difficulty in passing that medical examination.

But it does pinpoint, from a medical point of view, a very high risk area in terms of what would be incipient disease processes that the persons themselves may not be aware of, such things as minor strokes, incoordination of muscles or advancing arthritis and such conditions.

I would also suggest that the present legislation suggests that it's incumbent on the doctor to report to the Registrar of Motor Vehicles if he feels a person is unfit to drive. This is very difficult to enforce, and I must admit that I think it is neglected by the majority of doctors.

So I am supporting this Motion, primarily my interest is in improving the safety standards on our streets and our highways.

Mr. Speaker: The Honourable Member from Hootalinqua?

Mr. Fleming: Yes, Mr. Speaker, I rise more or less in support of the Motion, but I would like to ask Mrs. Whyard a question or two as to the effects on old people's pocketbooks, in other words, will this medical examination in your way of thinking be paid for by somebody, or will they have to reach into their pocket as old age pensioners and so forth and so on, to pay the bill?

Mr. Speaker: Though it is unusual to do so, the chair will allow this one question at this time.

The Honourable Member from Whitehorse West -- or Whitehorse South Centre?

Dr. Hibberd: Mr. Speaker, this can pose a problem in that the medical fee involved in this would be incumbent on the individual to be paid, although I must admit that if we are examining a person and we do find presence of disease process, we are also obligated to treat that disease process, and therefore they are covered under the Medicare Plan.

Mr. Speaker: Is there any further discussion or debate? The Honourable Member from Whitehorse Porter Creek.

Mr. Lang: Mr. Speaker, I'm in support of this Motion, but I think there's one thing that is not made clear here. As everyone is well aware of, our licences are good for a three year period, and it says here, to quote, "Amended to include mandatory medical examination for drivers over the age of 70". I believe that it should be amended to read, "Year by year", rather than say they could have it done every three years for this medical examination.

Mr. Speaker: Is there any further debate?
The Honourable Member from Whitehorse West?

Mrs. Whyard: Mr. Speaker, there is a factor here which would affect the question asked about who pays for the medical, if I can find it. Section 29, I believe. Am I on the right page?

"Where the Registrar has reason to believe that the

holder of an operator's licence is suffering from a condition that may make it dangerous for such person to operate a motor vehicle, he may require such person to submit himself for a medical examination at the expense of the Registrar".

Mr. Speaker: I will read the Motion from the Chair.

It has been moved by the Honourable Member from Whitehorse West, seconded by the Honourable Member from Whitehorse South Centre, that the Motor Vehicles Ordinance be amended to include mandatory medical examination for drivers over the age of 70. Are you prepared for the question?

Some Members: Question.

Mr. Speaker: Are you agreed?

Some Members: Agreed.

Mr. Speaker: I shall declare that the Motion is carried.

Motion Carried

Mr. Speaker: Today on the Order Paper, no Bills for processing. May I have your pleasure at this time?

Mr. Lang: Mr. Speaker, I move that Mr. Speaker do now leave the chair. What about the Question Period?

Mr. Speaker: Oh, Im sorry. I thank the Honourable Member. I have overlooked the question period.

QUESTION PERIOD

Mr. Speaker: Yes, Madam. Clerk, would you ascertain if Mr. Commissioner could be with us for Question Period?

At this time I will declare a brief recess.

Recess

Mr. Speaker: At this time we will now call the House to order.

Mr. Speaker: We have arrived at Question Period. Have you any questions this morning? Mr. Commissioner?

Mr. Commissioner: Mr. Speaker, yesterday morning Councillor McCall asked me for information or clarification concerning a tailing pond spillage at the Anvil Mine and basically he was asking as to what action the government is taking with regard to this and what is the extend of the damage.

I don't think I am in any position to give an answer to the latter part of the question, what is the extent of the damage, Mr. Speaker.

As a consequence of a meeting that was held yesterday morning, with Assistant Commissioner Gillespie with representatives of the Game Branch, Environment Canada, the Water Board and the Emergency Measures Organization, the following press release was sent out; Early Wednesday morning March 19th, 1975. a section of the Anvil Mines tailing

impoundment dam was washed out resulting in large amounts of tailing slurry being released into Rose Creek. Water samples have been taken in Rose Creek and Anvil Creek by the Water Rights Inspector from the Department of Indian Affairs and Northern Development to determine the extent of environmental damage.

Corrective action which will be proposed to the Water Board for approval is presently under study by the Mine. In the meantime before any effluent can be discharged by the mine, it must be approved by the Controller of Water Rights.

This is the information and the extent that I can provide at this time.

Mr. Speaker: Thank you, Mr. Commissioner.

Have you any questions this morning? The Honourable Member from Klwane?

Hon. Mrs. Watson: Mr. Speaker, in reply to the question from the Honourable Member from Klondike regarding the report entitled, "Poor Kids," which was released by the National Council of Welfare, I would like to advise him that we just received one copy of the report this week. We have ordered sufficient copies for the rest of the Members of the Legislature.

Mr. Speaker: The Honourable Member from Mayo?

Hon. Mr. McIntyre: Mr. Speaker, in reply to the question asked by the Honourable Member from Whitehorse South Centre regarding Jack Hulland School. There have been meetings of the school committees from several schools dealing with the situation which really exists, or that will exist next year, at the G.A. Jeckell School as to how we are going to take care of grade 8 pupils. The recommendations from the school committees will be going to the Department of Education through the District Superintendent but no decision has been made yet as to what the disposition will be. We really don't know how we are going to arrange matters next fall.

Mr. Speaker: The Honourable Member from Whitehorse North Centre?

Question re: Ground Receiving Stations

Hon. Mr. McKinnon: I wonder Mr. Speaker, whether Mr. Commissioner was able to meet with the Minister of Communications, while he was in town, on the subject of Ground receiver stations for Yukon communities?

Mr. Speaker: Mr. Commissioner?

Mr. Commissioner: Mr. Speaker, along with members of the Executive Committee we had some informal discussions this morning with the Minister of Communications and while this meeting, very obviously, couldn't produce any definitive results I think it would be a fair statement for me to say that we have, at least, an appreciative audience with the Minister and I feel quite confident that we will have his general support for the program if we can get to any kind of

finality as to exactly what this program is going to cost and how it can possibly be delivered and of course, very obviously, the Minister is interested in the consequential results of a delivery of this kind of a system because it will certainly not stop in the Yukon Territory, Mr. Speaker.

It will be something that will be required all across Canada.

I would say that we had a very productive short time with him and I see no reason, and I certainly didn't detect anything in the comments that he had to make that he had anything but general support for the idea that we are attempting to propagate in the use of the current technology that is available.

Mr. Speaker: Thank you, Mr. Commissioner. Have you any further questions?

I would like to thank Mr. Commissioner for his attendance this morning in Question Period, and there now being no Bills for processing, may I have your further pleasure?

Mr. Lang: Yes, Mr. Speaker, we will try this again.

Mr. Speaker: The Honourable Member from Whitehorse Porter Creek.

Mr. Lang: I move that Mr. Speaker do now leave the chair and the House resolve in Committee of the Whole for the purpose of considering Bills, Sessional Papers and Motions.

Mr. Speaker: Is there a seconder?

Mr. Fleming: I second that, Mr. Speaker.

Mr. Speaker: It has been moved by the Honourable Member from Whitehorse Porter Creek, seconded by the Honourable Member from Hootalingua, that Mr. Speaker do now leave the Chair and the House resolve in Committee of the Whole for the purpose of considering Bills, Sessional Papers and Motions.

Are you prepared for the question?

Some Members: Question.

Mr. Speaker: Are you agreed?

Some Members: Agreed.

Mr. Speaker: I shall declare the Motion as carried,

Motion Carried

Mr. Speaker: The Honourable Member from Whitehorse Riverdale will take the Chair in Committee of the Whole.

Mr. Speaker leaves Chair

COMMITTEE OF THE WHOLE

Mr. Chairman: I will now call the Committee of the Whole to order and declare a 10 minute recess.

Recess

Motion No. 6

Mr. Chairman: I will now call the Committee of the Whole to order, and we will be dealing first with Motion Number 6 this morning, moved by the Honourable Member from Whitehorse North Centre, and seconded by the Honourable Member from Kluane.

It is the opinion of this House that the maximum income level under which the Assisted Home Ownership Program should operate in the Yukon, be fixed at \$18,000.00 per annum. We have with us today as a witness, Mr. Jack Hadden.

In discussing this Bill, Mr. McKinnon, do you wish to lead off?

Hon. Mr. McKinnon: Thank you, Mr. Chairman. Mr. Chairman, the reason why the Motion is in Committee as I stated, is more properly as a vehicle to allow Mr. Hadden from C.M.H.C. to appear before Committee and explain to members of Council and answer any questions concerning C.M.H.C. programs in the Yukon Territory. It is, and always has been, a contention of mine, Mr. Chairman, that there seems to be very little available in the area of Home Ownership Programs under any governmental scheme, for the person in the Yukon who is in what we would call the upper middle income bracket, and the vehicle of the Motion, Mr. Chairman, was though the C.M.H.C. under the Assisted Home Ownership Program had reflected the cost of living in the Yukon and had adjusted the maximum income level from \$11,000.00 under the program to \$15,000.00 in the Yukon, it was still the belief of this Member that perhaps more people could be aided if that were adjusted once again to the level to help those people which so many are in the Yukon, in the 15 to 18,000 bracket, which it seems to me there are very few programs available for this type of income bracket to be able to own and maintain their own home.

And I would like to ask Mr. Hadden if this assumption is correct, or whether C.M.H.C. has programs to fit into this income bracket without the acceptance of this Motion from the House, Mr. Chairman?

Mr. Chairman: Thank you. Mr. Hadden?

Mr. Hadden: Mr. Chairman, the Assisted Home Ownership Program came about about three years ago to try to fit a direct lending funding in between the groups who could qualify for public housing, which in the Yukon is about 10,000, and the incomes which the banks will negotiate with, and at the moment I think -- last year it was about \$13,000.00 odd. The banks at that time were quite willing to deal with those from 14 and up.

We checked again today. By and large, the approved lenders in the Yukon will probably go down as far as fourteen nine for an average N.H.A. loan, and up -- further up. We are talking of course in that instance, about gold plated borrowers, no problems, no extra debts, and they would make a maximum loan available at that income. Therefore, the Assisted Home Ownership, as far as we can see at the moment for the Yukon, with a maximum of fifteen three and down

should pick up that bracket between what the banks will handle, and what would normally go into public housing.

Now there is a \$2,000.00 differential between what we have in Prince George which is a maximum of thirteen four to the fifteen three in the Yukon.

The whole intent of the Assisted Home Ownership is to take up that bracket, as I said, between what the lenders will normally carry and what would normally fit into public housing, and that's between the 10 and the 15,000.

Mr. Chairman: Mr. McKinnon?

Hon. Mr. McKinnon: Mr. Chairman, what Mr. Hadden is saying that anyone over the fourteen nine bracket, that monies are available from the bank for first mortgages.

Mr. Hadden: The banks will deal with them when they have the money, yes, and put it that way. Where they have funds, yes, they would look at anyone we will say above 15,000. Now, that's working on the basis of a maximum loan of \$35,000.00, the maximum at the present time.

Now, if that changes, then of course we will find out, and we would have to make an adjustment to our scale, because the whole intent of this is to pick up the difference.

Mr. Chairman: Mr. Hadden, are you saying that presently the C.M.H.C. policy will apply to the persons between 10,000 and 15?

Mr. Hadden: The low end of the scale at the moment, to get the full amount of the benefit -- the forgiveness portion on the Assisted Home Ownership is 10,400--

Mr. Chairman: Yes.

Mr. Hadden: --and the top is 15,300.

Mr. Chairman: That's for the Yukon?

Mr. Hadden: Yes, and that's the adjusted income, they take their income, less a thousand dollars for a working wife, less \$300.00 for each child, and that's the adjusted income, so they could in effect be earning a little more than fifteen three, if you have two children it would be nearly \$16,000.00. It's adjusted down to that.

Mr. Chairman: If you have two children and a wife, it would be really 17,000?

Mr. Hadden: You add 1,700 or \$1,600.00 to the fifteen three and that would be their gross income.

Mr. Chairman: I see.

Mr. Hadden: And then at 15, they would get zero assistance, down at the ten thousand four, he could still buy the same house and he would get \$1,071.00 assistance each year, written off the mortgage.

Mr. Chairman: I see.

Mr. Hadden: As a gift, a grant.

Mr. Chairman: Mrs. Whyard?

Mrs. Whyard: Mr. Chairman, Mr. Hadden said when they have money, implying when the banks have money to lend?

Mr. Hadden: M'hmm.

Mrs. Whyard: How often are prospective home owners unable to find a bank with any money, if they are in the right class for a loan? Is this a common occurrence?

Mr. Hadden: Yes, it's common all over. The lenders have, the same as ourselves, a certain number of funds at the first of the year. They generally put it out in quarters, and believe me, the last quarter is very thin, because you've done your volume building and they could be short of funds towards the end of the year, yes, the same as we can. This is why we try to push the housing and the programs as fast as we can at the first of the year. So, for example in our office, we get our share of the budget.

Mr. Chairman: So what you are saying, Mr. Hadden, is that you've talked to the bankers in town --

Mr. Hadden: Yes, that's right.

Mr. Chairman: -- and they are in fact, giving loans to the average married couple with two children, where the wage earner is earning approximately \$17,000.00 and up?

Mr. Hadden: Actually 15 and up. Fourteen seven I think was the figure we got from one of the banks this morning.

Mr. Chairman: But you're talking adjusted?

Mr. Hadden: That's adjusted, yes. But they wouldn't be interested in the adjusted, they would take a man at fourteen seven or fourteen eight at the moment, and he could qualify for a maximum loan on a house through the bank.

Mr. Chairman: If he were single or if he were married with three children?

Mr. Hadden: They are generally -- married, it is not a requirement. It is only our program that requires the one child.

Mr. Chairman: Mr. Berger?

Mr. Berger: Yes, Mr. Chairman. Mr. Hadden mentioned banks, and this only applies in the Whitehorse area. In Dawson, for example, if a fellow wants to build a house, there's only \$5,000.00 available through the bank and that's tops right now.

Could he explain this?

Mr. Hadden: Yes. Where there is no lender who is able to make a loan under the N.H.A. and the mar qualifies, we will make it, and have done for the last 20 years. Where there is no approved lender to make the loan and it would be a normally qualifying N.H.A. loan, we will step in and make a direct loan.

Mr. Chairman: Mr. Fleming?

Mr. Fleming: Mr. Chairman, with regard to sewer and water requirements in your loan, say for outlying districts, where there is no sewer and water.

Mr. Hadden: Where the Municipality as piped sewer and water, the N.H.A. unit must be connected to it. Where there is no sewer and water and there is no possibility of getting sewer and water in the foreseeable future, we will make a loan on a septic tank and a well.

The difference being, I think Porter Creek was a good example. When Porter Creek became part of the City of Whitehorse, and the city agreed to install piped sewer and water within the three year period, we were then able to make loans on septic tanks, knowing that the soil and water pollution problem would be alleviated by the city within a given period of time.

Mr. Chairman: Mr. Hadden, have you publicized and tried to educate the people of the Yukon about your plans, your programs, rather?

Mr. Hadden: One of the unfortunate things about the corporation is that we don't advertise. The pamphlets are always available, and we will come and speak at any time, but there is no way of publicizing it in the sense of advertising.

Mr. Chairman: This is unfortunate, because I think that a lot of the people in the Yukon just aren't aware of what might be available. Do you agree?

Mr. Hadden: Yes, this is true.

Mr. Chairman: Any further questions? Mr. Lang?

Mr. Lang: Mr. Chairman, I'm wondering if -- is there a plan, I guess you would call it plan for subsidizing -- not subsidizing, but loaning money for people that are putting in their water and sewer extensions from the line itself through the house property to the house? Is there any plans for that?

In Porter Creek, we have that problem. People have gone forth and they have put in their septic tank and they are probably, in all probability having water trucked in. Now, in some areas water has been put in, they have dug their lines into their houses, so that was another \$800.00 or whatever the case may be, and now the sewer is coming by, they have to dig that line once again. And apparently, the onus is upon the property owner, there is no subsidy from the government.

Mr. Hadden: There will be two ways of doing it. They could get an ordinary home improvement loan through one of the approved banks, which is a maximum of \$4,000.00 over 10 years, or if Porter Creek

were chosen by the city as a neighbourhood improvement area, then the assistance to put the sewer and water down the streets where the municipality is part of that program, and the individual can borrow money, half of which is forgiven if they are low income, to making those connections. It's in the pamphlet. Neighbourhood Improvement Program and Residential Rehabilitation.

But this must be a request by the Municipality to designate Porter Creek, the escarpment, anything they feel should be designated as a neighbourhood improvement. The Federal Government will give 25 cents on the dollar or 50 cents on the dollar, depending on the improvements including recreation, but the very fact that the area is designated enables the individual to own houses in there, to borrow this special fundings to improve their homes, to upgrade them, and have half of it forgiven if they are low income. In short, \$5,000.00, \$2,500.00 could be written off.

That's the Neighbourhood Improvement Plan.

Mr. Lang: Mr. Chairman, has the city made that request?

Mr. Hadden: They are aware of it. I don't know if they have made a formal request.

Mr. Chairman: Thank you. Mrs. Whyard?

Mrs. Whyard: Mr. Chairman, I wanted to ask Mr. Hadden what the current attitude is at C.M.H.C. towards log houses?

Mr. Hadden: No problem at all, I've financed quite a number of them.

Mrs. Whyard: In the Yukon?

Mr. Hadden: In Northern B.C., I think we've got three in the Yukon, but in northern B.C. we've got them, yes. They meet the standards.

Mr. Chairman: Mr. Fleming?

Mr. Fleming: Mr. Chairman, just two questions. What do you consider, or what is the -- as you were speaking, Mr. Lang, what is the low income, what would you consider the low on a low income to be eligible for that portion?

Mr. Hadden: I believe that under the Act, now this is one that's across Canada, the low on that is about \$8,000.00 but as we've never had an agreement or a request for the Yukon for neighbourhood improvement, I'm sure that the income can be negotiated when we do the agreement.

I feel that, you know, obviously if it's 7 or \$8,000.00 is the low income in Vancouver that would be eligible, it should be higher here. I wouldn't disagree with that, and that's a matter of negotiation on the Corporation and the Territorial Government would sign the agreement.

Mr. Chairman: Mr. Berger?

Mr. Berger: To go back to back to the log housing--I think there is a difference between log houses and the log houses which C.M.H.C. recognizes and we were told when meeting with C.M.H.C. last year and native grown timbers are not so easily recognized.

Mr. Hadden: I think what the chap meant last year was that you can't just take a log and flatten two sides and put it in. You should have--in the temperatures you've got here, at least in spruce, at least five and a half inches of solid wood in that log, otherwise you've lost your insulation. In cedar you could bet by with probably a little less, but in the spruce it should be at least five and a half inches.

The difficulty is that too many people want to use the long log, which is pretty thin in this part of the country, but the advantage of a log house, contrary to conventional building, is that it's less expensive to put jogs in the house because then you can use the shorter, thicker piece of the log. Jogs in a normal N.H.A. dwelling are expensive to put in. In a log house they are more appropriate because you can use the thicker, heavier logs.

So there's nothing wrong with a log house. They don't require much maintenance, and we have verification that they have lasted for 70 years.

Now I don't expect to fill the Yukon full of log houses, obviously not everybody wants them, but they are available if someone wishes to build them. Too many people think we will not lend on them, and we don't advertise to the contrary, but they are available.

Mr. Chairman: Mr. Berger?

Mr. Berger: I was aware of this thing. I am not thinking this because it was an actual statement made by a representative of C.M.H.C. He said local grown logs are out, you see. He did mention the difference between B.C. grown logs and maybe even southern Yukon logs and northern Yukon grown logs.

Mr. Hadden: Well I can recall two or three dwellings in Dawson, and I am sure they didn't bring the logs from B.C. when they built them, and they are still there, and that's good enough for me.

Hon. Mr. McKinnon: Mr. Chairman, what's the attitude of C.M.H.C. on wood basements?

Mr. Hadden: Fine. It's been a long time coming. We put the first basement in the Yukon in the public housing in Mayo three or four years ago, and that's worked out fine. Then Anvil Mining did their last 30 units in Faro with wood basements.

The comment I had from Mr. Jomini was that he has saved, I believe he said about 20 percent of the cost as compared to concrete. He saved a considerable amount of time because it's done by a framing crew, and he--over a period of three months, he is saving 10 percent in heating costs, so he is quite enthused about it.

We are having--we have had wood basements in the heavy clay conditions in Fort St. John. We are getting them in Prince George, and there are two or three built over in Riverdale right now. Nothing wrong with them.

Mr. Chairman: Mr. Fleming?

Mr. Fleming: Just for the information, I wonder if you could clarify the type of wood basement for some of the people. They possibly might hear us today here and think that ---outside, they, "Oh, any wood basement will do." I realize it isn't that. I have read up on it.

Mr. Hadden: It's pressure treated timber, standard dimension lumber but pressure treated by one of the companies, the one that is more available in the north is by Domtar. The wood can deteriorate, there is no problem about the toxicity of the material they have used. While it is impregnated right to the core, if a child were to chew it, with a comment that I had from Domtar, they will die of the slivers before they die of the chemicals in it, so it's no problem.

And this is a wood wall insulated, with a vapour barrier, wood floor, wood plates--you don't need concrete. The advantage in the areas, rural areas, including Northern B.C., where there aren't the trades, you can always have a carpenter assemble it. You may not be able to find somebody to pour concrete or forms or ties, et cetera, and that's the advantage, and it can be built any time of the year, as long as you can get the hole dug and raked level so they can lay the plate, the temperature doesn't matter. And the price is right.

Mr. Chairman: Mr. Taylor?

Hon. Mr. Taylor: Mr. Chairman, I just had one question. Does the C.M.H.C. programs, are they available to people who for one circumstance or another, may not be in organized settlements?

Mr. Hadden: Yes, but an unqualified yes. The difficulty we have got is trying to keep the development in any area, particularly for example, along the Alaska Highway, within some reasonable confines because sooner or later somebody is going to be asked to straighten out the problems that were created. We would rather see, and make N.H.A. Loans available in a form of organized community, not scattered up and down the highway. As long as there is a grouping, yes.

Hon. Mr. Taylor: Mr. Chairman just for clarification, I am thinking of two possible situations. One is where a person may be engaged in an agricultural situation, the other might be where a, for instance, a lodge operator or someone working in relation to a highway lodge that wishes to build a home at the location of his business. I am just wondering if they would, in fact, based on, as I understand, certain circumstances and qualifications that they would conceivably be entitled to acceptance under the C.M.H.C. program.

Mr. Hadden: Yes, we have made farm housing loans before. As long as the income is derived from agriculture, yes, we could make a loan on that property that he has, the quarter section or the half section, yes. We have made them before.

I have never had a request for a lodge operator along the highway. If he has got an investment along

there, fine, I would see nothing wrong with it.

Mr. Chairman: Mr. McKinnon?

Hon. Mr. McKinnon: Mr. Chairman, if, I speak particularly of the Whitehorse area, building lots are available this summer for single resident family units in the Whitehorse area, how is the C.M.H.C. bank-roll?

Mr. Hadden: That is one of the problems I have got. The bank-roll in the spring, when I can get my share out of the Pacific Regional budget is fine. I need the lots to get rid of the money. That is the difficulty.

Yes, I have money now and we have saved aside a good portion for the Yukon. Whether it will be there this fall or not, I don't know.

Hon. Mr. McKinnon: Mr. Chairman, if I am a wage earner in the \$15,000.00 a year bracket and I want to apply for assisted home ownership, how do I go about it and what assistance do I get under the program?

Mr. Hadden: You make an application through our local office with three sets of plans and specifications, fill out the application form, the plans will be of a size that meet the requirements for sale price, in short, it fits in that program, which is not difficult, we have got builders building them, and we would process the loan. Unfortunately you have to give us a legal description of the lot that you are going to build it on, because that is what we secure by mortgage.

You would have to have a lot or an option on a lot when you come in for your loan. You would have to have title to a lot before you could get mortgage advances because we advance after a mortgage is registered.

Hon. Mr. McKinnon: What is the actual level of assistance under the program if I am in the \$15,000.00--,

Mr. Hadden: At \$15,000.00 you would merely get a straight direct N.H.A. loan. If you were at fourteen seven you would get \$132.00 a year written off. There is a scale. I could leave this for the group, if they wish. As the income drops the subsidy increases. The point being that we will subsidize so that you will pay no more than 25 percent of your income towards that housing unit. As your income drops, to remain at 25 we have to subsidize.

Hon. Mr. McKinnon: If I am in the fifteen thousand to eighteen thousand range, which so many people are in the Yukon, my only choice is through the bank --

Mr. Hadden: To go to the bank, that is right. -- in Whitehorse.

Hon. Mr. McKinnon: What would be your opinion of raising, as the motion states, the Assisted Home Ownership program raising the maximum to the 18 thousand, even though they would not really receive assistance and they had a choice, the public in the Yukon, the majority of them, are looking into the home ownership of going to C.M.H.C., but I am sure that they feel safer in going to -- under a building program than to the bank.

Mr. Hadden: We have a bit of a problem. We are a residual lender, we shouldn't be in competition with approved lenders who would make the loan. You may recall, in the past we have asked for a refusal letter from an approved lender.

I wouldn't want to be in competition with them because that is their business and we will insure the loan rather than put up direct funds. I would rather have the direct funds left for those of the lower group who needed the assistance. If a bank will do it and the man can afford it, fine. If he needs assistance, that is our job.

I believe, too, if the change to the Act comes through in the next month, that some of the approved lenders will be able to make Assisted Home Ownership Loans. We will have another source of funds on the same scale, just in case we run out of money.

Hon. Mr. McKinnon: It still seems unfair to me, Mr. Chairman, if money is tight and the banks are not processing loans that this is the person in this income bracket in that instance there is no program available for him.

Mr. Hadden: That could be. If the lenders are out of money, yes. The only ones who would have an advantage, and that excludes Whitehorse, would be the individuals in the outlying areas where the banks do not normally lend, and yes, we would go in nearly regardless of how high the income is. We will be a residual lender where there are no lenders. We have made loans in Carmacks and Mayo.

That's a residual lenders action where there are no lenders. In Whitehorse there are approved lenders, with various degrees of money, yes, but they are there and we will not interfere with their lending picture. We want to use our direct stuff for the lower group.

We shouldn't be in competition with them. We would be if we raised it.

Mr. Chairman: Mrs. Whyard?

Mrs. Whyard: Mr. Chairman, I have a couple of questions.

First, when you are speaking of income you are assuming that is combined income, both working?

Mr. Hadden: If they are both working it is combined.

Mrs. Whyard: Does it have to be?

Mr. Hadden: Oh no.

Mrs. Whyard: For instance the one member of the couple applying submitted only their income then they might qualify under your --

Mr. Hadden: We are assuming, of course, that the wife is not working. We order a credit report on all individuals. We are required to.

Mrs. Whyard: Thank you.

The second question, Mr. Chairman, is, how does C.M.H.C. define "head of the household"?

(laughter)

Mr. Chairman: Mrs. Watson?

Hon. Mrs. Watson: Mr. Chairman, in reading the pamphlet I found this very interesting, gross family income is the total income received by the principal wage earner and spouse.

That is how you define it, principal wage earner and spouse.

Mr. Hadden: I was going to get out of it by saying whoever they put down first on the application.

(Laughter)

Mr. Hadden: There is no requirement, there used to be, that you have to have it in the husband's name if he took it solely, they had to have the guarantor. About a year ago they said in either name. No requirement. If the wife wishes to apply and use her husband's income, fine. We do not require the husband as a guarantor which had for 30 years.

We also, incidently, have a women's bureau in the Corporation.

Mrs. Whyard: Mr. Chairman, I was about to ask what happens if a woman applies for C.M.H.C. without any visible husband?

Mr. Hadden: No problem. Under this program they must have one child. We have processed a number of them where the woman has a child and is self employed, fine. No strings. Really, it is, has she got the income to carry the loan.

The requirement there is, one child.

Hon. Mrs. Watson: Under the Assisted Home Ownership?

Mr. Hadden: That is right.

Mr. Chairman: So a common law relationship may be an advantage to the applicant?

Mr. Hadden: Yes, legally we have made them before, there is no problem. I think that they might get, at the time of the review at the end of five years, when we are reviewing their income, we might wonder about the total income or the one income. Then, in five years things change so it may not occur.

Mr. Chairman: With the present housing picture in the Yukon we may not have any marriages for sometime, Mr. Hadden.

Mr. Hadden: We are trying hard to get some loans in this year. I am trying to get a hundred units going and I think I will win.

Mr. Chairman: Any further questions or comments?

Hon. Mr. McKinnon: Mr. Chairman, the Yukon Water Board recently told the city that they have to find a new dump and start treating sewage. What

programs are available under C.M.H.C. for these endeavours?

Mr. Hadden: Oh, the sewage treatment we will make a loan available of two-thirds of the cost of the outfalls, the lagoon, the land, in short, the treatment process from the laterals when you are picking up, and in trunks, and we will forgive 25 per cent of that. That is secured by a debenture over -- what ever the debenture period is, 20 years usually.

Hon. Mr. McKinnon: Up to any maximum, Mr. Chairman?

Mr. Hadden: No, no maximum. It depends entirely on our engineer and the consulting engineers. We have got them for two or three million dollars in Prince George, three or four of them, at the request of the municipality with the concurrence of the Territorial government that they can borrow. We can't deal with a municipality without the concurrence of the Territorial government or in the province without the concurrence of the province.

There may not be any financial assistance by the Territory, but they must concur in our negotiations with the municipality, and that's the sewage treatment file. No problem.

Hon. Mr. McKinnon: Mr. Chairman, what's the current status between the C.M.H.C. and the Y.W.C.A.?

Mr. Hadden: Well we've had Mr. Heinz was up, who is our mortgage man from Vancouver, they had discussions, they've come up with a reasonable budget and we are expecting that the Territorial Government, Department of Housing, will negotiate a Section 44 subsidy. That's a 50-50 sharing of the operating costs for the hostel.

Hon. Mr. McKinnon: I'm extremely interested in Section 44, Mr. Hadden. I wonder if you could explain to Members of the Committee, because I think that there are many applications, not only the Y.W.C.A., but programs such as Crossroads which are eligible under Section 44, and I really just don't understand it.

Mr. Hadden: The amendment to pick up the non profits came through about a month ago.

What it is, the Corporation and the Territorial provincial government can agree to pick up any accommodations that need subsidizing, and have a subsidy agreement under Section 44, where we will pick up 50 percent of the operating losses of a budget.

Now, we have it in the sense of Section 43, the Public Housing loans that have been made here. There was nearly automatically a 44 agreement that goes with it. In the past it only pertained to public housing. We have a 44 agreement on the present limited dividend for a certain number of units over in Riverdale, and now they have extended it to also non-profit, because most non-profit organizations, whether it's a receiving home or a home for alcoholics, or senior citizens or a personal care home, really cannot operate under today's costs without some form of assistance. And that's provided, 50/ 50 by the province--or the Territory and

the Corporation.

It's just a case of a request, a budget and the agreement.

Mr. Chairman: Mrs. Whyard?

Mrs. Whyard: Mr. Chairman, is there not something also for a subsidization of day care in public housing areas?

Mr. Hadden: Yes, if a public housing project is built, it's much easier to just fund it than get the day care centre built, and then the operation is taken over by a day care organization, yes, this is done in a number of locations, and could be done here, on any public housing project.

Mr. Chairman: Any further questions or comments? Mr. Lang?

Mr. Lang: Mr. Chairman, I would like to ask Mr. Hadden--we have, as you know, a couple of areas that will be serviced, and the service probably won't be in til the latter part of the fall. Will there be any problem getting these loans for the people if they wanted to begin building this spring?

Mr. Hadden: You're thinking of Whitehorse?

Mr. Lang: Yes.

Mr. Hadden: No, there is no problem as far as we are concerned, but take what happens as far as we are concerned, but t

Mr. Hadden: No, there is no problem as far as we are concerned, but take what happens to the individual. If he's to pick up a lot tomorrow and started to build, and he will probably finish it in three months, now he's had progress advances from us and interest accruing, but he can't occupy the house because he can't get it connected to the sewer and water until possibly September. That's going to cost him a lot of interest, and yet he can't use the house and get on repayment because the services are not there, you wouldn't get an occupancy permit. This could be the difficulty of obtaining a lot now and hoping that the services are there at a set period. You can time it for three months, but if you build it any farther ahead, you will be paying interest and no chance to pay it back. That's the difficulty.

It's up to the individual if they want to. Fine, they could get a loan and start building now on the expectation that the services would be in in the fall. But it would cost them a fair bit of interest. That's the problem.

Mr. Chairman: Any further questions or comments? Well, Mr. Hadden, I would like to thank you for attending today. It has been interesting and informative.

Mr. Hadden: Any time.
Thank you.

Mr. Chairman: Mr. McKinnon, do you wish to

proceed with this Motion at this time?

Hon. Mr. McKinnon: Mr. Chairman-after the discussion with Mr. Hadden, and as I said the primary purpose of the Motion was to provide a vehicle for information and debate, I'm prepared to let the Motion die in Committee, but I'm not prepared to give it up, because I still believe even after hearing the comments from Mr. Hadden, that there still is some difficulty in my mind with that person in the income area of 15 to 18,000, and maybe it's the responsibility of the Department of Local Government to come up with some type of a program which will assist people in this income bracket.

The Department of Local Government is already looking into this area, and I hope that there will be some input into the next budget in this area, Mr. Chairman.

Mr. Chairman: Thank you, Mr. McKinnon.

Hon. Mr. Taylor: Mr. Chairman, we run into one problem. You can't let a Motion die in Committee. Something has to happen to it, either it's accepted, rejected or withdrawn. It's in the same position as a Bill which can be left to die.

Hon. Mr. McKinnon: Mr. Chairman, I have no problem at all in asking the concurrence of the House with the concurrence of my seconder to withdraw the Motion from the Committee at this time.

Mr. Chairman: Is it agreed then?

Some Members: Agreed.

Mr. Chairman: The next item of business ought to be the return to the Bills. Bill 14 might be the best one to proceed with. I understand that the administration is considering certain amendments to that Bill, but would like to have more input from us on a clause by clause, so that they can have this amended Bill ready for us early next week.

So, I think what we ought to do is ask Mr. Miller to attend, and possibly field questions and explain the purpose of this Bill. So it is agreed that we invite Mr. Miller?

Some Members: Agreed.

Mr. Chairman: Madam Clerk, would you ask Mr. Miller to--

When we ceased progress on this Bill, we had read Section 4, and we had not yet really fully discussed that Section. That's approximately where we are. Are there any questions or comments on -- about Section 4?

Perhaps before we entertain any, Mr. Miller, we are back to this government employee Housing Plan Ordinance, and we had read Section 4 in clause by clause when we recessed the other day for lunch.

I wonder if possibly, I understand that there is some dissatisfaction about the Bill really in principle, and I wonder if at this time you might explain the concept of this Bill?

Mr. Miller: Yes, Mr. Chairman, basically what we

are attempting to do with this Bill, is to encourage Territorial Government employees to build, buy, acquire their own houses. One of the concerns that has been expressed to us often, particularly from the smaller communities, is that nobody wants to build their own house there because they are always concerned about being transferred, or they are concerned about wanting to leave the Territory at some point in the future, and with a very limited market, they are unsure of ever being able to sell the house if they do build or buy one.

So that was the object, the major object of it, was to try and get some incentive scheme, if you like, which would allow an individual some assurance if he did build his own house, that he could dispose of that unit if he decided to resign, leave, be transferred, and all the other conditions, you know, that's basically the principle behind the Bill.

Mr. Chairman: Thank you. Are there any questions arising from that? Mrs. Watson?

Hon. Mrs. Watson: Mr. Chairman, am I correct in stating, wasn't there some understanding at the last negotiations with the employees that the government would endeavour to bring forward a buy-back housing scheme?

Mr. Miller: Yes, Mr. Chairman, that was an added incentive, if you like, but we had been thinking about it even before the negotiating session, and we committed ourselves to our staff association that we would bring a Bill forward, obviously we couldn't commit ourselves to the passage of that Bill, but that we would bring a Bill forward.

Mr. Chairman: Mr. Berger?

Mr. Berger: Yes, Mr. Chairman. I'm rising in support of this Bill, because it seems that some Members don't really understand that the needs of this type of building in the outlying districts.

If a Territorial Government employee right now cannot bid on a better job, say in Whitehorse or Watson Lake or something else, because he cannot get rid of his house, this I think, this Bill would basically fulfill that particular need.

I can only say basically there is absolutely nothing wrong with the Bill and it will not be used -- or abused like lots of Members feel it could possibly happen, because there's only going to be a need arising when somebody bids on another job in the Territorial government employees itself or he resigns for some reason. There is only going to be a few houses in a long time period to be purchased through this particular plan.

Mr. Chairman: Thank you, Mr. Berger. Mrs. Whyard?

Mrs. Whyard: But Mr. Chairman, nowhere in this Bill do I find a section which says it does not apply to Whitehorse, it applies only to small communities where the need is great. That is one of my objections.

My second objection is that the principle is contrary to my belief that the Territorial Government is trying

to get out of the landlord business, not into it again. Another objection I have is that I know of very few communities where a liveable residence would not sell on the public market, which is a prior requirement of this.

Furthermore, Mr. Chairman, it seems to me that there are better ways to do this. I know there is a problem, and I admit this, in such areas as you have mentioned, but it seems to me that a housing plan, such as C.N.T., for example, has for its employees whereby you can have housing while you are working there, and when you are transferred or leave or retire, it's handled through your employer, but they don't buy it back. There are certain financial arrangements which make it very attractive to the employee to own their own home while being employed in that area.

I would have liked to have seen something on that line, rather than a straight purchase of a house which may well be a lemon.

Mr. Chairman: Thank you, Mrs. Whyard. Any further questions or comments? Mr. Fleming?

Mr. Fleming: I would like to rise in support of Mrs. Whyard actually. I see a merit in the plan, but when I see the Federal -- or the Territorial Government or any government going out and buying a home, you know, from an individual and then going out and renting the units to the public at an economic rent, I can see them actually getting in to a real real estate business entirely. I just can't back the Bill and some of the principles they have here. That's in, if I can state where I see that it is in 11(d), I see that.

Mr. Miller: Mr. Chairman, if I may comment on that. The intention under this Ordinance, if a house was bought, the intention is to try and resell that house to employees. That's the first option, at the market price. If we can't sell it, rather than having it sitting there empty, we are prepared to rent it, first to employees.

We would then try to resell it to anybody at the market value. And if we can't do that, we will rent it to anybody at the market value. So really what we are saying is that -- we are trying not to have a house sitting vacant or empty, and that's our general philosophy I explained the other day, in all of our staff accommodations. This is one of the reasons why we want it turned over to the Housing Corporation. We don't want these houses sitting empty.

Mr. Chairman: Mr. Fleming?

Mr. Fleming: Mr. Chairman -- I appreciate your answer, Mr. Miller, but I see in the Ordinance, and again it boils down to something where this Ordinance may be a good Ordinance, if it is written up right and possibly like you say, resale first to the employee and so forth, but I see -- by resale to employees at market price, and by renting housing, but nowhere do I see by resale to employees at the market price firstly, and then to the public or anything like that?

Mr. Chairman: Thank you, Mr. Fleming.

Mr. Miller: Mr. Chairman, that's why they are in this order, (a), (b), (c) and (d).

Mr. Chairman: Perhaps we can get to that on a clause by clause. I -- is there any -- Mrs. Watson?

Hon. Mrs. Watson: Mr. Chairman, I'd just like to briefly comment on some of the remarks that the Honourable Member from Whitehorse West made, regarding the C.N.T. housing, employee housing scheme that they have. I'm not really as familiar as I should be with it, even to speak about it, but I do believe that there are some incentive loans or some type of thing like this were the employees are given this benefit. I think it would be almost political suicide in the Yukon Territory if the government were prepared to give only their employees low interest loans when housing is so badly needed for everybody, whether they're an employee or not.

So -- but on the other hand, I do feel that employees should be encouraged to have their own homes, and to become part of the community, and particularly in the outlying areas, we almost have to have this type of a scheme in order to be able to encourage government employees to move into their own homes. It's too much of a risk for them if they want to be transferred, or terminate.

On the other hand, then again if you didn't give the same privileges to the employees in the Whitehorse area, you would be making distinctions between two groups of employees within the government service, which is another dangerous area, and this is why it was brought in as more or less a uniform benefit plan for all employees.

Mr. Chairman: I would like to say I support the Bill in principle as well for the same reason.

Any further questions or comments? Mr. Lang?

Mr. Lang: Mr. Chairman, how does the Administration feel it is going to affect Whitehorse? As you know, the housing shortage here, I can't see too many people taking advantage of this if they can get more monies through private enterprise for the private realty.

Mr. Miller: That is correct, Mr. Chairman. In a normal housing market, we wouldn't anticipate we would ever be called upon to buy a house. Now, it's where you don't have a normal housing market, the smaller community. If there happened to be an economic depression hit Whitehorse, it's possible that we could be called upon to buy some housing.

Mr. Chairman: Mrs. Whyard?

Mrs. Whyard: Mr. Chairman, I'm sorry if I've missed part of that last answer, but my question is, is there any estimate of the possible number of the houses in the outlying areas which the government might find themselves having to buy back?

I know that in the budget you have set aside something like half a million dollars in a revolving fund to cover the financing of this Bill.

Mr. Miller: Mr. Chairman, we have no estimate of how many we may be called upon to buy back. It's my hope that we'll never be called upon to buy one back,

and -- but if I was an employee in a small community or in Whitehorse, I would view this as a very fine protection if, I decided, in my wisdom, to go out and buy my own house. I could then quit the government at some point and have the assurance that somebody would buy that house from me, and that's really all we are talking about.

I hope we will never have to buy one.

Mr. Chairman: I would just like to say it's unlikely that the government is going to lose much money in these days of inflation if they do have to buy a house back.

Mr. Fleming?

Mr. Fleming: Mr. Chairman, I have spoken on it. We are still on Section 4, are we not?

Mr. Chairman: Yes. If there's no further comments on the principle, Mr. Fleming, I'll --

Mr. Fleming: I may comment on the principle, Mr. Chairman, at the same time, and as I say -- I comment on the Bill as written. I feel that in some cases, and it has been my knowledge in the Yukon for many years, that the public is never quite aware of what is to go on in the Territory, and it's just this Bill, I can see people in the D.P.W. and many areas, or anywhere else, going out and buying a home without questioning the government or anybody else, with the feeling that I can buy the home and I can resell it. There's no problem, and especially in the outlying areas doing this, going out and buying homes that are not adequate.

Now, somewhere in the Bill if we could get to the people to make sure they don't make this mistake, then I can see the Bill.

Now, here I see on Section 4, which I think we are on now -- again satisfies the Corporation the housing unit has been on offer for sale to the public, but nowhere does it say, you know, offer for sale how, why or which. Is it going to cost him a bunch of money to go and advertise four times in the paper, six times in the paper. Is it going to just be a matter of going over to my friend and say "My home is for sale, will you buy it". And then I say to you, the government, I have offered it for sale. Pay me up, I want to sell it. I would just like to see a little bit more clarification, in the bill itself, especially Section 4.

Mr. Chairman: Mr. Miller?

Mr. Miller: Mr. Chairman, we looked at putting into the Bill "offered for sale by notice in the newspaper", you know, over the radio. We decided not to put it in because as far as we are concerned, in a small community, if somebody wants to go around and tack up signs in a number of conspicuous places, that's notice for sale.

Now, what we're really saying, is he has got to satisfy the Corporation that he did that. There's no point in saying he must advertise in the newspaper, because we don't have newspapers throughout the Territory, and you know, even where the Whitehorse papers are distributed throughout the Territory, sometimes they get there so late that, you know, it would be past the point of any return on the thing.

That's really the intent, he's got to offer it for sale.

Mr. Chairman: I would just like to add to that, it seems to me that anybody who would offer it for sale and try to get full value, rather than try from the outset to only get 95 percent.

Anything further on Section 4 then?

5:

(Reads Clause 5)

Mr. Chairman: Mr. Taylor?

Hon. Mr. Taylor: Mr. Chairman, I would assume here that the qualified housing unit, would be -- I see. I was going to say it would be covered by regulation, is this not true--

Mr. Miller: Section 7 describes it.

Hon. Mr. Taylor: Oh, I'm sorry.

Mr. Chairman: Any further questions or comments on that Section?

6:

(Reads Clause 6)

Mr. Chairman: Clear?

Some Members: Clear.

Mr. Chairman: 7:

(Reads Clause 7)

Mr. Chairman: Mr. Taylor?

Hon. Mr. Taylor: Mr. Chairman, could I have some clarification in respect of 7 (d)? What is meant by, you know, what's inferred by that requirement? Is this--do I take that to mean and notwithstanding that the employee may not wish to sell his house, that he still must, more or less, register with the Corporation the fact that he is living there within 60 days of acquiring the unit? What does it mean?

Mr. Miller: Well, Mr. Chairman, what we are intending--what we intend to do is to have the Housing Corporation keep a register of any employee who owns his own home and might want to come under--or qualify for the benefits of this plan at some day in the future.

Now, the reason for this, becomes apparent in Section 8, and really what we are saying, employees may not--I'm sorry, the employee's house may not meet the qualifications of the National Housing Act, we are prepared to give him an opportunity to bring it up to that standard, so that when he comes to sell it, he is suddenly not faced with the problem of the house not meeting the National Building Code, and he can't dispose of it.

Mr. Chairman: Anything arising? Mrs. Whyard?

Mrs. Whyard: Mr. Chairman, then this automatically precludes from this plan anyone who

already owns their own home?

Mr. Miller: No, Mr. Chairman, there is a section--Section 16 which covers the person who is presently a homeowner.

Mr. Chairman: Mr. Fleming?

Mr. Fleming: Mr. Chairman, I would like to, if I may, I would like to go back to 6 just for a moment and ask a little clarification of this, I understand it but not entirely.

Mr. Miller: Mr. Chairman, what we are saying is that--there would have to be two appraisals done of the housing unit to determine what its value is. One would be done by a government appraiser, and the other would be done by an appraiser appointed by the individual who owns the house. We will then pay 95 percent of the average of those two appraisals.

Mr. Chairman: Mr. Fleming?

Mr. Fleming: That's the way I understood it too, and I feel that you're not going to have too much problem with these houses until you go to court over that one item there, "Whereas the employee with only two negotiators can say I want \$60,000.00 and the government can say I will give you 40,000 on the other side, and in between it is not going to be what the house is actually--the actual price that he should get.

So I can see the problem in that one right there.

Mr. Miller: Well, Mr. Chairman, I can't necessarily disagree with the Honourable Member. The problem that we have in the Yukon Territory, when it comes to appraisals, is that we have no standards in the real estate industry, if I can put it that way. We have no qualified appraisers, and what I mean by a qualified appraiser is somebody who has an appraisal licence.

So we've done the best we could under the circumstances. We don't want to have to legislate you know, appraisers in the Yukon at this point in time.

Mr. Chairman: Anything arising?

Some Members: Clear.

Mr. Chairman: I'm sorry, Miss Millard?

Ms. Millard: In Section 7 (d), are you going to be encouraging all your employees to register? Are they going to be given notice of this plan? It seems to me that it's an awful lot of bureaucracy, this having to register within 60 days of acquiring this house. He may be here for 10 years and may intend to stay, maybe suddenly he is transferred or something, he has to know well ahead he wants to leave or sell his house.

Mr. Miller: Mr. Chairman, this would be a very simple registry system, and we will notify each and every employee who is now with the government, and it will be part of our normal hiring practice in the future, that the individual is apprised of the benefits of this plan.

Ms. Millard: Thank you.

Mr. Chairman: 8, sub-section (1):
(Reads Clause 8 (1))

Mr. Chairman: Sub-section (2):
(Reads Clause 8 (2))

Mr. Chairman: Sub-section (3):
(Reads Clause 8 (3))

Mr. Chairman: Any questions arising, or comments?

Some Members: Clear.

Hon. Mr. Taylor: Mr. Chairman --

Mr. Chairman: Mr. Taylor?

Hon. Mr. Taylor: -- just one problem. Whenever we get around to this inspection business again, and virtually what we are saying here is that if the employee wishes at any time to in the future to sell his house, he's got to have it inspected by an inspector.

Who would this -- would this be the Territorial Building Inspector that would go through this house, or who would do the inspection?

Mr. Miller: Mr. Chairman, it would be our intention, it comes under the Corporation, and I think what will in fact happen is that the Corporation will indeed ask our building inspector. We may also ask the C.M.H.C. inspector in certain areas, and this will vary depending upon the availability.

We are not going to make special trips out, hopefully, to do this from the Corporation, so they will use the normal building inspectors or the C.M.H.C. inspector to do this work for us.

Mr. Chairman: Anything arising?
9:

(Reads Clause 9)

Ms. Millard: Mr. Chairman?

Mr. Chairman: Miss Millard?

Ms. Millard: Does that imply that the inspection -- the registration of all the things -- the normal work of the government involved in this will be paid for, or is it just anything extra, other than what's covered.

Mr. Miller: Mr. Chairman, this is intended to cover the situation where an employee wants to sell his house to the government. And really what we are saying, if the employee wants to hire a lawyer to handle that transaction, the employee is responsible for that portion of the cost.

Where we are doing it as part of our normal government bureaucracy, we'll bear the cost of it. We don't intend to charge that back.

Mr. Chairman: Are you also attempting to have the

employee pay the cost of one or both of the appraisers?

Mr. Miller: Mr. Chairman, there will be no charge for the government appraiser. If the employee's appraiser charges a fee for that work, then the employee will have to pay that cost.

Mr. Chairman: Anything arising?

Some Members: Clear.

Mr. Chairman: 10:

(Reads Clause 10)

Mr. Chairman: Mr. Fleming?

Mr. Fleming: Mr. Chairman, I think Mr. Miller did answer it more or less before, but in other words, your perception of this is that this is the way that it would be done? This is the priorities that are laid out here, they are the actual priorities in the way the house would be taken care of?

Mr. Miller: Yes, Mr. Chairman. That's the priorities that the Housing Corporation will follow in disposing or handling a unit that they buy pursuant to this plan.

Mr. Chairman: Mrs. Whyard?

Mrs. Whyard: Mr. Chairman, this Section supports my previous statement. The first priority is that the Corporation will resell to another employee of the Territorial Government. It would seem fairly obvious to me, Mr. Chairman, that in a small community when one Territorial employee leaves, another comes in to fill that position, the owner of the house can make the sale himself. Why do we require a middle man?

Mr. Miller: Mr. Chairman, a Territorial Government employee leaving the small community, there may not be anybody in there to replace him for six months or three months, so how can he make a deal with somebody who isn't there?

Now, if the transfer was taking place with the old employee going out and the new one going in at the same time, I would expect that that is exactly what would happen, if the new employee, that is, wanted to buy his house. You know, there's his market, if you like. But if you've got a time period where you don't have the employee or an employee, or the new employee going in doesn't want to buy that house, you've got to have some option.

Mr. Chairman: Anything further?
12:

(Reads Clause 12)

Mr. Chairman: Mr. Lang?

Mr. Lang: Mr. Chairman, hypothetically if you went to this \$500,000.00 and we will say it did occur, where would -- you are obligated by this Ordinance to

buy that individual's house, where would the money come from if you have to go to the bank? Where would the government go to get the money is what I am asking? If it was depleted and there was more homes.

Mr. Miller: Well, Mr. Chairman, we can -- a revolving fund and we have a number of them -- we can't change that without coming back to this Council for further appropriation or authority.

So if we used up the \$500,000.00, we would quite buying houses until we could get further appropriation authority from the Council to carry on. But it's very unlikely. You know, we are talking about 10 units, in the neighbourhood of 10 units at the average price today, and it's very unlikely that we will reach that point.

Mrs. Whyard: Why is there so much there?

Mr. Chairman: 13:

(Reads Clause 13)

Mr. Chairman: 14, sub-section (1):

(Reads Clause 14(1))

Mr. Chairman: Sub-section (2):

(Reads Clause 14(2))

Mr. Chairman: Mr. Berger?

Mr. Berger: I would just like a little clarification on that June the first date. Is that put in for the reason in case that the corporation needs additional funds?

Mr. Miller: No, Mr. Chairman, it appears to be a logical date, and probably the earliest date on which the corporation could have this report ready. Our fiscal year ends on March 31st; our books are not normally closed and audited until somewhere around the middle of May, so June 1st was a date that tied them to making the report, so that it wasn't too loose, and yet it appears to be a practical date on which they can do it.

Mr. Chairman: 15, sub-section (1):

(Reads Clause 15(1))

Mr. Chairman: Sub-section (2):

(Reads Clause 15 (2))

Mr. Lang: Mr. Chairman, I would like an explanation of why this "define the expression community" is?

Mr. Legal Advisor: Mr. Chairman, it's to cover the situation of employees going from one community to another on a transfer. The situation might arise of a person who is living five miles or six miles out of town, and just changed jobs, say from one community to another. We don't want that to happen. But there's no

legal definition in any of our Ordinances really as to what a community is, although I would think that every Member here knows what is meant by it, so we need the power to define it in relation to a specific case; if it becomes necessary.

Ms. Millard: Mr. Chairman?

Mr. Chairman: Yes?

Ms. Millard: In this Section under (b), does this imply that a widow—had they not made any plans to sell their house originally and the employee was a man and the widow was left with a house to sell, that she could be eligible for the plan?

Mr. Legal Advisor: I'm sorry, I didn't quite hear the question, Mr. Chairman?

Ms. Millard: In 15—pardon me, 15 (2) (b), does this imply that a widow of an employee, had they not made any plans to sell their house or anything, just a sudden accident, that she could go ahead under this plan, whether or not she was employed?

Mr. Legal Advisor: No, it's to cover awkward situations which arise, and with which the Honourable Member is familiar, that arise in various social and welfare types of legislation provisions, where you've got a doubt. It's to cover the situation perhaps of a dispute between, say a commonlaw wife and a legal wife, daughters as opposed to sons and so forth, and somebody must make a decision in order to enable the transaction to go through. It's to cover that particular situation.

It's normally a Minister that makes these decisions. If a pension were to be paid, who is actually going to get it and such things.

Ms. Millard: So I presume, Mr. Chairman, it has to be that there was an application in hand at the time of the death. It can't be instigated after the time of the death?

Mr. Legal Advisor: Yes, Mr. Chairman.

Mr. Chairman: Anything further?

16:

(Reads Clause 16)

Mr. Chairman: Mr. Taylor?

Hon. Mr. Taylor: Mr. Chairman, I just have one question on this. By what method will the government of the Yukon Territory, assuming this Bill is indeed accepted and brought into force, by what method will they inform the employees of the Public Service? In other words is it going to get some massive publicity? Will there be a little opportunity for any employee to say "I didn't know about this program".

Mr. Miller: Mr. Chairman, our intention is to try and give it as much publicity within the Public Service as we can. Now, I think all members are aware you can only try. It will be our intent to send to every employee in the Public Service the details of this plan so that they

are aware of them, whether they are a homeowner or not.

Mr. Chairman: It seems to me that the word 'paragraph' should be changed to section.

Mr. Legal Advisor: Our modern notation now uses paragraph, Mr. Chairman. We identify, for the Honourable Members notice, throughout Canada now all provinces have decided to go on to a uniform notational system. So when you are talking about a paragraph (d), you are talking about a paragraph (d) not a paragraph (d) of sub-section so and so of section so and so. You can read it out loud to a judge easily. Although it is slightly more difficult to identify to people who have for years been used to a different system.

Mr. Chairman: All that bothers me then, Mr. Legal Advisor, is that in other places you refer to sub-sections.

Mr. Legal Advisor: Yes, if it is a sub-section that we are talking about we call it a sub-section. If it is a paragraph we call it a paragraph.

Mr. Chairman: Well I am totally confused and maybe that is because I am old fashioned, Mr. Legal Advisor.

Are there any further questions about, are we speaking about paragraph 16? Mr. McIntyre?

Hon. Mr. McIntyre: In addition to the government method of notifying employees of this particular Ordinance, it would also be the responsibility of the Yukon Territory Public Service Alliance to acquaint all of their employees with this plan as soon as it was in effect and to also advise each employee at the time of hiring. This is a normal practice of the Alliance.

Mr. Chairman: Dr. Hibberd?

Dr. Hibberd: Mr. Chairman unfortunately I was not in the House when Section 11 was passed. At that time I merely wish to make two comments regarding the basic philosophy of what is involved in this Bill. I am very disturbed on these counts. First of all, I think we are creating a privilege situation for a small centre of our citizens. I think that is a dangerous precedent to put ourselves in.

Secondly, the government in the past has tried to adopt a philosophy, to my understanding, of getting itself out of the competition with the private sector and I think there is a suggestion, even though there are safeguards written into the Bill, there is a suggestion that they are moving back into that area. I must register my objection on it as a basic philosophy that the government should not so involve itself.

Mr. Chairman: Thank you, Dr. Hibberd.

Mr. Miller: Well, Mr. Chairman there is not intention of the government getting into the housing racket, business, we would love to get out of it. We would love not to have a staff house anywhere. If we

could find somebody else that would put them up, rent them to people, we would love dearly to get out of it. That is our philosophy. I am not saying it can't change, but there is no intention in this Bill for us to get into the housing business anywhere in the Yukon.

What we are really trying to do here is to provide what we think is a employers protection to his employees.

Mr. Chairman: Mr. Taylor?

Hon. Mr. Taylor: Mr. Chairman, I understand that in addition to the clause by clause reading that we have some matters under consideration by the Administration for possible amendment. I am wondering if we would be -- if it would be proper at this time to suggest that we now report progress on this Bill.

Mr. Chairman: Yes, Mr. Taylor, I -- Mrs. Whyard?

Mrs. Whyard: Mr. Chairman, I quite agree but I am wonder if it would also be possible, before we return to further consideration, to have a list of the number of housing units occupied and or owned by Territorial employees in outlying districts? I have no idea of how many people are involved in this plan.

Mr. Chairman: Mrs. Watson?

Hon. Mrs. Watson: Mr. Chairman, I am not familiar with all of the smaller communities in the Yukon, but there are not many housing units, for the simple reason that people in the smaller communities had had government housing available to them. There has been no incentives, like this, to get them to build their own. If they built their own house what are they going to do with it. There is no great market for resale.

I look at it, this program, as an incentive for employees to provide their own housing so that the government can get out of housing.

I really don't think that there are many government employees in the outlying areas who own their own housing. I think if you did have an inventory it would be very minimal. I would hope that this program would encourage them to go into building their own homes.

Mr. Chairman: I have one further comment. This is in reference to Section 3, subsection 3, "Every employee transferred from one community to another community is eligible for the benefits of the plan."

Shouldn't that be shortened and included under subsection 1 as (g)? The only reason I mention this is that that relates to every employee, and yet employees are restricted under Section 3, sub-section 1(a). It just seems to me it would be a lot neater to have 3 become 3(1) (g).

I leave that for your consideration Mr. Legal Advisor.

That being the case I will entertain a motion. I thank Mr. Miller for being with us.

Mr. Lang: Mr. Chairman, I move that Mr. Speaker do now resume the Chair.

Mr. McCall: I second that Mr. Chairman.

Mr. Chairman: It has been moved by Mr. Lang, seconded by Mr. McCall that Mr. Speaker now resume the Chair. Question?

Some Members: Question.

Mr. Chairman: Agreed?

Some Members: Agreed?

Mr. Chairman: I declare the motion carried.

Motion Carried

Mr. Speaker resume the Chair.

Mr. Speaker: I will call the House to order. May we now have a report from the Chairman of Committees?

Mr. Phelps: Yes, Mr. Speaker. The Committee of the Whole convened at 10:20 a.m. to consider Bills, Papers and Motions.

We had as witnesses Mr. Jack Hadden of C.M.H.C. and Mr. Miller.

After discussion Motion Number 6 was withdrawn. I can report progress on Bill 14.

It was moved by Mr. Lang, seconded by Mr. McCall that Mr. Speaker now resume the Chair and that Motion was carried.

Some Members: Agreed.

Mr. Speaker: What is your further pleasure?

Mr. Fleming: I now see it is past 12 o'clock, I make a Motion that we adjourn.

Mr. Speaker: Seconder?

Mr. Berger: I second it.

Mr. Speaker: It has been moved by the Honourable Member from Hootalinqua, seconded by the Honourable Member from Klondike that we do now adjourn.

Are you prepared for the question?

Some Members: Question.

Mr. Speaker: Are you agreed?

Some Members: Agreed.

Mr. Speaker: I shall declare the Motion as carried.

Motion Carried

Mr. Speaker: This House now stands adjourned until 10 a.m. Monday morning.

LEGISLATIVE RETURN NO. 5

**(1975 Second Session)
March 19, 1975**

**Mr. Speaker
Members of Council**

On March 18, 1975, Councillor Millard submitted the following written question:

“When may we anticipate legislation being presented to the Assembly concerning airborne contaminants and workmen’s compensation for asbestosis and related illnesses?”

The answer is as follows:

Asbestosis and related illnesses are now covered as compensable diseases under the Workmen’s Compensation Ordinance.

Airborne asbestos contaminants standards will be established by Commissioner’s Order under the Mining Safety Ordinance on the basis of advice to be received from Indian and Northern Affairs. Before this can be given, the mine management and the union at Clinton Creek. National Health and Welfare will also be approached for the rationale behind the two fibres per millilitre standard they recommended. This consultative process may well take several months. As a consequence it is not possible at this time to indicate precisely when the standard will be set.

**P.J. Gillespie,
Member, Executive Committee**

LEGISLATIVE RETURN NO. 6

(1975 Second Session)

March 19, 1975.

Mr. Speaker
Members of Council

On Tuesday, March 18, Councillor Millard asked the following question:

“Is there going to be a continual testing of asbestos dust levels at the Clinton mine site now, and if so, how often?”

The answer is as follows:

The Northern Natural Resources and Environment Branch of Indian and Northern Development has ordered the necessary equipment and is in the process of recruiting an environmental technician to monitor asbestos and other mine airborne contamination levels in the Yukon. Monitoring should therefore commence shortly on behalf of the Yukon Territorial Government pursuant to the Mining Safety Ordinance. The frequency of the monitoring will depend upon the levels of contamination found - the higher the levels, the more frequent the sampling.

P.J. Gillespie,
Member, Executive Committee