



Province of Alberta

The 29th Legislature
Second Session

Alberta Hansard

Wednesday morning, April 13, 2016

Day 14

The Honourable Robert E. Wanner, Speaker

Legislative Assembly of Alberta
The 29th Legislature

Second Session

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Legislative Assembly of Alberta

9 a.m.

Wednesday, April 13, 2016

[The Deputy Speaker in the chair]

Prayers

The Deputy Speaker: Good morning.

Let us reflect. Let us be diligent in our work today in this Assembly. Let us work towards protecting and preserving our great province for generations ahead of us, just as was done by those who came before us.

Please be seated.

Orders of the Day

Government Bills and Orders Committee of the Whole

[Ms Jabbour in the chair]

The Chair: I'd like to call the committee to order.

Bill 5

Seniors' Home Adaptation and Repair Act

The Chair: Are there any questions, comments, or amendments with respect to this bill? The hon. Member for Olds-Didsbury-Three Hills.

Mr. Cooper: Well, good morning, Madam Chair. It's my pleasure to rise in the Assembly this morning and discuss this important piece of legislation. We have had some good discussion on this bill over the last 24 hours. I think it's a little unfortunate the speed at which the current government is choosing to introduce pieces of legislation and then pass that legislation through. This particular bill was introduced last Thursday with one speaker, and then, as we all know, Mondays are private members' business, and then yesterday this was passed through second reading, and now here we are in Committee of the Whole and quite likely going to be passing this bill later this afternoon.

You know, this is the exact sort of thing that the members on the opposite side, at least their returning caucus members, used to rally against in this Chamber. I remember times when the Government House Leader rose in his place, quite a ways to my left there . . .

An Hon. Member: Quite a ways to the left.

Mr. Cooper: Quite a ways to the left.

. . . rising and speaking about how the then government was passing legislation at a speed that didn't allow for proper consultation, that didn't allow time to connect with stakeholders and constituents, or allow the appropriate diligence and due diligence on pieces of legislation. It's unfortunate that we're here today.

I understand that there may even be debate on Bill 7 later this afternoon, which was only introduced in the House yesterday. I think that's a big shame, particularly in light of the fact that Bill 1, Madam Chair, was introduced on the first day of the session, yet for whatever reason the flagship piece of legislation, the jobs creation plan that this government introduced, has yet to see the light of day in this Chamber. I know that this side of the House is very excited about talking about jobs, talking about the economy and the role of the minister. We would love to be debating that flagship piece of

legislation that is going to give the minister the ability and the authority to do everything that he needs to do. I don't know what the minister of economic development has been up to over the past couple of weeks. He needs a piece of legislation to be able to deliver on their promises, which is what Bill 1 was as it was presented to us.

It would have been great to be able to debate that. Instead, the government is moving quickly on the Seniors' Home Adaptation and Repair Act. While there are some very noble goals in Bill 5, Madam Chair, this bill in many respects falls short of meeting the actual needs of seniors. There are a number of items in this piece of legislation that are concerning. Particularly, we on this side of the House are interested to know about the consultation process that took place to arrive at Bill 5.

I know that I have reached out and members of our caucus have reached out to those in the banking industry, those who provide very similar products to what the government is going to be providing should this bill pass. I wouldn't want to prejudge the success of a bill like this, but should this bill pass, the government in many respects is going to be fulfilling the role of private institutions. We reached out to some of those institutions just to find out if they had any comment or desire to provide feedback, and one of the most surprising pieces of feedback that we received was that they were totally unaware of the government's direction.

Now, while they were happy to provide comment around some of the noble points of the bill, they did have some apprehensions about whether or not the government was best placed to be able to deliver those programs, whether or not the government was in the best place to assess some of the financial realities that come along with this piece of legislation. These are the types of conversations that create pause on this side of the Assembly. These are the kinds of conversations that make us believe that perhaps we should stop and reflect and ask pointed questions about whether or not this particular piece of legislation is exactly what's needed to keep seniors in their homes and particularly to keep a wide range of seniors in their homes.

We've seen that the government has made statements that they see this piece of legislation as a way that they could save \$6 million from the grant programs that used to go to support seniors. You know, it's interesting because the opposition sees it quite differently. While we are always in support of reasonable fiscal management, what we don't think is appropriate is that the government is going to be saving dollars on the backs of seniors, and shrinking the grant program to then drive seniors in the direction of this particular program should cause us all to pause, cause us all to take stock about whether or not that is the direction that is going to best affect our seniors. One of the concerns that I have, Madam Chair, is that those who aren't homeowners, who don't have access to the loan program and only had access to the grant program, are going to have a reduced capability to in fact access those grants.

9:10

Now, I know that the grant isn't going from \$8 million to zero; it's going from \$8 million to \$2 million. But my big concern – and I know that in the constituency of Olds-Didsbury-Three Hills I have lots of seniors who arrive in my office who are concerned about access to government programs. Now we see a program that has been working fairly well, that has been getting resources to seniors, being cut from \$8 million to \$2 million, a cut on the backs of our seniors. So it is concerning, particularly with those who haven't had the fortune of owning a home, who are tenants in our province but have just as equally provided to our province. Many have worked diligently and built this province but for whatever reason didn't

purchase a home or were unable to under the circumstances, and now we run the risk of those individuals not having access to the grant program. There are challenges around that.

There are certainly other risks and concerns with respect to the role of contractors in this new program. It seems to me that the government is taking steps to download some of the responsibility onto the contractors when it comes to informing them of the program. I know that I've heard from some contractors and some home repair providers their concern about who is going to be responsible for the forms that are going to be required for this program. Will seniors have the support that they need, or will the contractor come to the senior and say: "You know, we could do this and this and this in your home. The good news is that there's a loan program that can assist you with that. In turn, here's a giant stack of paperwork that needs to be completed."?

Listen, I believe that there needs to be the checks and balances on our programs, so there's naturally going to be that paperwork, but who is responsible for administering that? Is it the senior, who already may have challenges navigating the bureaucracy that we have, or is it going to wind up at the desk of the contractor?

It brings us to another point. I know that the government's intent is to provide some consumer protection inside this bill with respect to contractors, but there is some significant risk of predatory contractors and contractors that really go out of their way to advertise specifically to seniors around this program. Perhaps there are times when seniors may or may not need what the contractor is offering, but they make a great case for that, so the senior decides: well, maybe I should do this even though there isn't the need. They wind up carrying some debt because of pressure that was applied by a contractor.

While I appreciate the fact that there are some consumer protection points in the legislation, part of my question is: is there going to be additional enforcement around contractors that may be a little bit more predatory because of the ease of access to the loan? That's a big concern because, you know, we need to be doing the things that we can to ensure that our seniors aren't being taken advantage of. Listen, I know that there are a lot of great contractors out there who have a desire to help, but I also know that we've seen specifically in the seniors bracket more fraudulent behaviour, more untoward behaviour than in many of the other demographics.

I think of just a number of years ago in the town of Carstairs. We had a significant hailstorm that came through, and as a result all sorts of contractors, roofing and siding contractors, were popping up out of the woodwork because literally every home in Carstairs had to have their siding and roof replaced. I personally know a number of seniors who wound up being taken advantage of by a contractor that wasn't as skilled or as experienced in the industry as they claimed. The challenge is that that contractor is now long gone, nowhere to be found. They got into business just to chase the hailstorm, and they got their money and their deposits and left. This is one of the potential exposures when we have such broad eligibility.

I'm not naïve enough to think that everyone wants to take advantage of seniors, but part of the government's responsibility, because they are going to be the deliverer of the program, will also be to ensure – the flip side of that is also taking care of the consumer protection, some of which is mentioned in the bill, but also the enforcement of that. We're making 140,000 seniors eligible for this program, which on the surface is excellent, but whether or not there will be the enforcement tools and departments there is a concern.

Then, when we get to the size of the eligibility of the program and the enforcement side, we've heard from the government that there will be no additional costs to administer this program. Well, if 140,000 seniors – while I acknowledge it's highly unlikely that

every senior that owns a home that's eligible in the province would in fact take advantage or engage in the program, even if only half of those people did, 70,000 seniors, there is no way that within the context of the current structure the government would be able to deliver the program.

To say that there are no costs or that it can be managed within the current confines of the department is a bit concerning because we don't know the exact number of uptake. We also don't know the capacity of the department. Part of my concern is if there's been a cost analysis done within the context of the department, and if there has been, is that information available to the opposition? We have heard that they expect approximately 5,500 seniors to engage in the program, but what if it's twice that much? What are the costs associated with administering the program?

9:20

Then we get back to the start of this discussion as to whether or not the government is in the best place to do that or whether partnering with industry, be it ATB or engaging in a project with all financial institutions in the province, because only engaging one institution may not be the best given that we can assume that seniors bank with all sorts of different institutions – this question about whether or not the government or industry is in the best place to do that. And will this program significantly increase the size of government or not? When the government increases, there are costs, and that means that the costs associated with a program sometimes mean that seniors who actually need care can't receive the revenue from that, which is very similar to the discussion around whether or not we should be cutting the grant side of the issue on the backs of low-income seniors or heading directly in the direction of the act.

As you can see, there are unfortunately more questions than answers. And let me be very clear that I speak in strong support of doing things that honour and respect those who built this province. I speak in strong support of ensuring that our seniors have access to the care that they need, particularly when it comes to the delivery of health care in their homes. You know, often there's nothing that's more important to a senior than staying in their home, and more often than not . . .

The Chair: The hon. Deputy Government House Leader.

Mr. Bilous: Thank you very much, Madam Chair. I'm seeking unanimous consent of the House to revert briefly to introductions.

[Unanimous consent granted]

Introduction of Guests

The Chair: The hon. Member for Red Deer-North.

Mrs. Schreiner: Thank you, Madam Chair, and thank you to the House. It is my pleasure to rise today and introduce to you and through you some of the leadership of the Equus rural electrification association. Equus REA provides safe and reliable electric distribution services to commercial and industrial developments, production facilities, and farms throughout 26 Alberta municipal districts and counties and is the largest member-owned utility in Canada. Here today are Glen Fox, board chair; board directors Ed Beniuk, Allan Nimmo, Doug Drozd, Dave Wigmore, Wanda Okamura, Ben Vanden Brink; and CEO Pat Bourme. In my constituency and in many across this province Equus is contributing to a stronger, more diverse, and more prosperous economy, and I thank them for their work. I'd ask them to now stand and receive the traditional warm welcome.

Thank you.

Bill 5
Seniors' Home Adaptation and Repair Act
(continued)

The Chair: Continuing on with Bill 5, are there any further speakers to this bill? The hon. Member for Cardston-Taber-Warner.

Mr. Hunter: Thank you, Madam Chair. I appreciate the opportunity to speak to the government's Bill 5, the Seniors' Home Adaptation and Repair Act. How we take care of our seniors, our most elderly, speaks volumes about ourselves. Top-quality care and services for seniors are a top priority for my colleagues and I. We're talking about our parents and grandparents, those who raised us from infancy and were there for us when we needed them throughout our lives. Many seniors have worked hard their whole lives, guided solely by the certain knowledge that when they reached their golden years, their families, friends, and their communities would be there for them. For these reasons we respect the good intentions of this particular bill.

As I said, we do appreciate the intentions of this bill. The government here is trying to set up a home equity loan and grant program for eligible seniors to make modifications and repairs if they are under an income threshold. The bill also wants to include a grant component for seniors who do not qualify under the loan program but need financial support for critical home repairs. Essentially, what the government is doing here is creating a de facto bank.

The proposed legislation states:

5(1) The Minister may, in accordance with the regulations, make a grant to . . .

(c) [an] owner [who] does not qualify for a loan.

This raises a few questions, Madam Chair. Does this mean that all Albertan seniors are eligible under either the loan or the grant portion of this program? Again, why has the minister chosen to leave questions of eligibility up in the air, to be decided later in regulation?

There are several serious elements of this legislation that are left to regulation: grant loan eligibility, grant loan amounts, grant loan definitions, lists of approved repairs and adaptations, and loan repayment schedules. Perhaps the very question of whether this program is worth while can be found not in the legislation that the government is putting forward but later on in the regulations they are able to pass into effect without the scrutiny of this Assembly. Don't seniors deserve to know for sure who is eligible for this program and who isn't?

So far the government seems to be confused about the eligibility numbers as different members are giving conflicting answers about it. The minister first said that 145,000 households would be eligible, and then her colleague contradicted that yesterday and said that the actual uptake is expected to be closer to 5,000. These questions of eligibility are part of a much broader question of sustainability. It's a level of uncertainty that seniors don't need at this time of uncertainty. Will there be money for this program if 100,000 seniors sign up, or will this be like the failed jobs incentive program, where businesses started hiring because the government said that they were going to do something and then recanted on that?

Given the ambition and the scope of what this proposed legislation is actually trying to accomplish, it should be reviewed and studied by the appropriate committee, but the government members did not care to take that step when my colleague proposed it yesterday. The lack of details and what appears to be an attempt to rush this bill to debate do nothing to reassure Albertans that this government can be trusted or that they will get this right. Our seniors deserve deeper consideration, Madam Chair, and forethought than this.

The manner in which this government is yet again firing legislation through the Assembly and into law is worrying. There's an opportunity to make all legislation better through proper study in a committee, but that seems to be particularly true for legislation of this magnitude. What would you find if you went to committee? You would find that the experts in the field have a better chance of getting it right than bureaucrats in Edmonton. Given the number of key details that are missing in the proposed legislation, deferred to regulations, an opportunity to further study this proposed legislation would greatly benefit Albertans.

There's a lot of uncertainty for seniors already, and I don't just mean the elderly today but for all of us who will eventually retire and be seniors ourselves. A few years ago the age of eligibility for old age security was changed from 65 to 67.

An Hon. Member: By a Conservative.

Mr. Hunter: Thank you very much.

The former federal government had justified this decision by saying that there simply weren't enough Canadians of working age to sustain the program. They had explained that in the 1970s there were seven workers for every one person over the age of 65. Twenty years from now there will be only two. Whereas in 1970 life expectancy was about age 69 for men and 76 for women, it is now 79 for men and 83 for women. All the while Canada's birth rate is falling. The most recent federal budget lowered the age of eligibility back to 65. Of course, it's good news for Albertans that they have to work less before retiring and that they have more time with their loved ones, but the new federal government did not fix the worker-to-retiree ratio problem when they moved OAS eligibility back to 65.

So, Madam Chair, there is yet a looming uncertainty over the long-term sustainability of that program as well. It's an uncertainty that will affect every seniors' program: the increase in older Albertans, the falling birth rate, and the question of whether our old age programs are sustainable in these circumstances. The reality is that a lot of seniors' programs depend on an assumption that government programs are all working as they should be and that they will be there when they are needed. That is an interesting assumption that I think legislators need to take into consideration very seriously.

9:30

Just this past February we learned that thousands of low-income Alberta seniors had not received their guaranteed income supplement payments because of a technical error. It was a technicality that federal officials referred to in media reports as a misunderstanding at their processing centres, but it made a huge difference to thousands of seniors in Alberta and across Canada who depend on these payments. I say this because it is in this climate of uncertainty that this government is now introducing this program.

By their own admission this provincial government is looking at running a deficit over \$10 billion. According to the Finance minister last month, the government has no idea when it will be able to balance Alberta's budget. That means bigger long-term borrowing costs and bigger interest payments on our debt. That means more of what we could be spending on helping Albertans and especially seniors is instead going to paying off interest payments. Members on the government benches like to fearmonger about the cutting of programs, but the fact is, Madam Chair, that the surest way to invite deep cuts to programs is by running long-term deficits and being unable to control spending. That is not sustainable, and that is not something that seniors want to hear. The

government's predilection for long-term deficits and increased program spending simply invites higher and higher cuts in the future.

Now, one of the questions that I have to ask is: what is the real need for seniors? Is it in-home support services? Is it cost-of-living increases? You know, it's really tough, when someone is on a fixed income, to have to deal with these cost-of-living increases. Maybe this is something that the government needs to take a look at. In committee we might hear from expert witnesses that the real problem seniors are facing isn't access to infrastructure but perhaps aging-in-place supports. These are some of the things that I believe this government needs to address.

This bill is filled with good intentions, but there are some overarching questions that it leaves unanswered. Looking at other Canadian jurisdictions, this loan program appears to be as yet untested in Canada. Other provinces offer a combination of grants and tax credits. It would be helpful if the government could make a case for how they arrived at the conclusion that this legislation is what is missing.

Because what they are also doing here is moving on an accelerated timeline, I believe there is substantial merit in studying this legislation before it moves any further. Alberta seniors are already worried about the economy and their future. Many are trying to do what they can to help their children and grandchildren who are struggling in the job market. Governments shouldn't be adding to their concerns with an untested program such as this without allowing for a thorough study of its potential ramifications. An opportunity to examine this legislation accompanied by subject matter experts from relevant departments and agencies as well as seniors' organizations would greatly benefit Albertans and especially seniors at this time.

Thank you, Madam Chair.

The Chair: The hon. Member for Edmonton-McClung.

Mr. Dach: Thank you, Madam Chair. It gives me great pleasure to rise today to speak to Bill 5, the Seniors' Home Adaptation and Repair Act. Opposition members have raised a number of their concerns, and I'd like to respond in kind with some information that might satisfy some of their worries.

Of course, the program was designed to target a specific population of Alberta senior homeowners who may not otherwise have the financial capacity to alter their home to make it more suitable for them to continue living in it as they age. It was not designed to be, as I mentioned yesterday, a be-all and end-all program. Its specific purpose is to ensure that as many seniors as possible who wish to take advantage of this voluntary program can do so by accessing their home equity if that's something they wish to do.

Concerns were raised about whether this will be a program that will suffer a limited amount of uptake in the same way as the tax deferral opportunity has suffered. I mentioned yesterday – and I'll repeat it again today – that, no, we don't believe this will be the case because the tangible result of the senior accessing their equity will be the improvement of their property, thus gaining more livability for the home, the ability to live in it longer. Also, from the government's standpoint and from the standpoint of the protection of taxpayers, it improves security for the loan as well in that the value of the property is secured. In the meantime a minimum equity, 25 per cent, must be maintained during the ownership of the property, including the amount of the loan that is finally approved.

As far as the types of home adaptations or repairs that will be allowed to qualify for the program, the new program increases the types of repairs and adaptations from the current special needs

assistance home repair grants to any reasonable repair or adaptation that assists a senior who chooses to remain in their home. Leeway will be granted to departmental officials looking to make decisions about what will be accepted or not.

Basically, we're not looking to have any luxury items financed under this program. Even though it will be the senior's own money, we think maybe a tub cut-out or an accessible tub will be something inside the house that might be allowed, but a hot tub outside the house for bubbly enjoyment on the weekends isn't something we'd consider. It's really to improve the physical safety of the senior in their home, the mobility of the senior in their home, to allow them to be maintaining their independence in their property and also in consideration of their health.

Now, is the government trying to save money on the backs of seniors? Absolutely not. The former program, the special needs assistance home repair grant, had an \$8 million annual amount that could be accessed, and this program that we are enhancing right now will still have a \$2 million grant component.

Members opposite thought that maybe this would be a limitation upon seniors who otherwise might not qualify for the loan, but in fact what we're doing and what we're anticipating is that the uptake on the access to the home equity will be taken up by some seniors who otherwise might have applied for the grant because the home equity loan portion allows the senior to do a much wider range of things to their home than they would have been allowed under the grant program, which had a limited scope of items that could be repaired such as things that were directly related to urgent health and safety matters.

The savings of \$6 billion is a fiscally prudent thing to do. Also, we don't believe that the \$2 million in grants that is still going to be available is a limitation. If indeed we find that there's a high demand still and the subscription for the grants is taken up really quickly, it may be something that we could reconsider. But the anticipation is that we won't have much more than a \$2 million demand for the grant component.

The administrative cost was another question that the hon. member opposite rose to express concerns about. Now, there is no new funding for the administration of this loan program. The administration of the new loan program will be leveraged through existing resources, specifically shifting those resources that administered the home repair grants provided through the special needs assistance program. Department officials have expressed confidence that because of the balancing of different loan application periods, resources within the department can be shifted so that extra expenditures aren't needed to administer this new, enhanced program.

Wondering whether or not the grant program being proposed is unfair to seniors who worked hard to save money and build equity in their home by only offering them loans as opposed to grants is a concern that people really shouldn't have. This change will improve seniors' access to home adaptation and repair assistance as under the program significantly more seniors will be eligible for low-interest loans than the current benefit. Further, loan recipients will be able to access supports for a greater range of eligible repairs and adaptations and loans that cover a greater portion of the cost of repairs.

9:40

Now, the program will help us address the needs and priorities of a growing and aging population by allowing seniors to use their home equity to remain in their homes and preserve their independence. It's not going to be something that will appeal, necessarily, to the full range of seniors that are out there. Those with savings will use those savings to improve their homes as they so

choose. What this loan program targets are those seniors who, for whatever reason beyond their control, haven't been able to save money to effect home repairs that are necessary as they age in their property, and they are faced possibly with the choice of having to move out because they no longer are able to function in their homes.

We focused on this group of seniors so that we could save money in the long run as well by keeping seniors in their homes and out of longer term care. It will help us address the needs and priorities of a growing number of seniors, who not only by population demographic are becoming a larger percentage of our population, but our older seniors are actually aging as well. Their average age is getting higher, and the need to adapt their homes to be able to stay in them is greater. That's where we're targeting the program.

We believe that the savings to the government in making these changes aren't an attack upon seniors. We're enhancing a program that will allow greater opportunities for seniors to access their home equity, and we'll probably see a diminished demand for the grant program. If indeed when the program is rolled out we see a massive leap towards it and 143,000 families jump towards it, we'll obviously have to readdress things, but we don't anticipate that type of a huge demand because, as has been noted before, seniors do wish to maintain the value of their homes and pass along a good chunk of their equity to surviving generations.

The program that existed before had about 7,000 subscribers to the grants, so we anticipate that kind of a number for the combined grant and loan program. Once we roll it out, we'll know for sure. But we believe, quite confidently, that the staff capacity will be able to handle the demand and that we won't be needing to empty the treasury to finance the uptake of the program. We think it will be quite within our expectations.

Thank you.

The Chair: The hon. Member for Olds-Didsbury-Three Hills.

Mr. Cooper: Sure. Thank you, Madam Chair. Just a quick question, and I'm not sure if the hon. member will choose to respond or not. He mentioned that the bill's purpose wasn't for luxury items, so I'm making the assumption that there's some threshold of what is going to be considered luxury and what isn't. I'm curious to know if the government, then, will also be involved in determining quality or any of the other items around what a contractor may or may not do. For example, if one senior would like to install a \$10,000 sit-in tub and another senior would like to install a \$5,000 sit-in tub, are both going to be eligible? Who determines the criteria of eligibility of the expenses and that? Some of the issues that would surround those types of decisions may, from the sound of things, have to be made by a staffperson in Edmonton.

The Chair: The hon. Member for Edmonton-McClung.

Mr. Dach: Thank you, Madam Chair. I would be happy to respond to those concerns of the hon. Member for Olds-Didsbury-Three Hills. Departmental staff will be scrutinizing applications. There are charts and information and data available which very readily show the range of costs for certain types of repairs and supplies that may be asked for under this loan program. If indeed they fall outside of the parameters, that will trigger a response by the departmental officials to contact the senior and say, "Hey, what's happening here?" or to dig a little deeper, to contact a contractor, to be a guardian, actually. This is one of the consumer protection elements in the program. So there indeed will be a means of having red flags show up if the costs are outside certain ranges of normality for various types of repairs or supplies.

The word "reasonable" is found in a lot of contracts; in fact, it's quite a common word to find. This is basically the type of yardstick

that will be applied by departmental officials when they're considering what will be approved under the loan program or the grant program. If it's reasonably going to assist a senior to stay in their home comfortably and safely and allow their physical mobility within the property, it's going to be allowed. Lots of leeway is going to be granted because, after all, under the home equity loan program it is the senior's own money.

However, it is a government program, which is going to be accessing money loaned from the government treasury, so we will be responsible with it. If there are things that just really seem outside the realm of reasonableness, they will be red flagged and dealt with. But by and large, the rule of thumb will be to be lenient as far as allowing the senior to improve their home in a way they wish as long as it just doesn't get a little bit silly. We'll let the word "reasonable," the yardstick that is found in lots of contracts, be the one that rules here as well.

The Chair: Any further questions, comments, or amendments with respect to the bill? The hon. Member for Cardston-Taber-Warner.

Mr. Hunter: Thank you, Madam Chair. I just have one question, for clarity, for the Member for Edmonton-McClung, who just spoke. He said: we're not worried about having 100,000 or 145,000 people get involved in this. My question is: just seeing the failed jobs incentive program go from spending of \$178 million down to \$10 million, which seems to be a little more within their ability to do, wouldn't it be more prudent for the government to set a threshold on how many people are going to be able to access this? If 100,000 people access this or, I think, 145,000 people, we're talking about \$725 million. Wouldn't it be more prudent for the government to set a threshold for how many people will be able to take up this program? I'd just like to ask the member that question.

Mr. Dach: Thank you, hon. member, for the question. I don't believe that setting a threshold is a necessity at this point. As I mentioned, the uptake on the previous grant program was around 7,000. We anticipate that numbers will be somewhere in that neighbourhood as well. There are, for those seniors who wish to and could afford them, more expensive home equity loan programs in the open market. If there was that attractiveness of those higher interest rates of private loan programs, there would be an uptake that would be noticeable. The expectation is that we will have, hopefully, a strong uptake of the loans program, but there will be numbers that are similar to what the grant program had over the past number of years. We're confident that the numbers won't be exorbitant, and we'll monitor it over time.

The Chair: I'll recognize the hon. Member for Edmonton-Whitemud.

Dr. Turner: Thank you, Madam Chair. I rise to again discuss this very important bill. I think this is one of the most important pieces of legislation that this Legislature is going to deal with in this current session. It's important to my constituents in Edmonton-Whitemud and, I dare say, to every legislator in this Assembly. There is a need for improvements in our housing stock. There is a demonstrable lack of maintenance of our core housing stock, and a lot of that is occupied by seniors.

The Member for Olds-Didsbury-Three Hills commented that not a lot of consultation had gone on. I really want to dispute that. I think there was consultation as we were running during the election. I certainly heard about this problem frequently, and it's a real pleasure for me to be able to go back to my constituents and tell them that we're actually doing something that they asked about. I

know that it will look good on all of us no matter what side of the aisle we're on.

9:50

The Edmonton Social Planning Council in 2015 reported that the number of households in core housing need was trending upwards and that the census data from 2011 showed that over 10 per cent of Alberta households, or approximately 135,000 households, were in need of improvements. The Edmonton area community plan – and, again, this is part of the consultations that you're asking about – forecasted a gap of 22,000 affordable housing units in the city by 2015. This legislation is going to help close that gap. It's not going to close the gap entirely, and there are certainly other things that we need to do to assist our seniors in living in their homes, but this legislation will be very important in doing that.

I'm really surprised that the opposition is interested in delaying this. Let's get this going by July 1, and let's get the seniors more comfortable in their surroundings. Let's get some jobs created in the renovation industry. I found it passing strange that the Opposition House Leader was complaining about the possibility of predatory contractors when just a couple of days ago, in discussing Bill 203, he was so sure that no businessman in Alberta would ever do such a nefarious thing. I think that we have to trust our contractors and other businessmen. There's the Better Business Bureau. There are the sorts of safeguards that the Member for Edmonton-McClung has talked about.

I also found it passing strange that the Member for Olds-Didsbury-Three Hills would suggest that we go to the banking industry for information on this. The banking industry has failed us in this regard. The reason that we need this legislation is that the banks won't provide an equity loan on these terms to our seniors. They're in the business of making money. This legislation will provide support to seniors that couldn't access money through the banking industry. So it's no surprise to me that the banks would say that this isn't a good idea. I think that's the role of government, to actually take the lobbying and sift the chaff from the wheat and try to come up with a reasonable plan.

[Ms Sweet in the chair]

I just want to remind the House of what the government is actually proposing because there have been a lot of questions about: who qualifies, and what are the loan limits? You qualify if you're 65 years of age or older. Survivorship is permitted as long as the spouse is aged 55 or over when a loan exists at the time of the senior's spouse's death. The maximum loan amount is \$40,000. There were some queries about this; \$40,000 is the maximum amount. There will be an income test on this, and the income test limit is \$75,000. As the Member for Edmonton-McClung was speaking about, there is a requirement that there be 25 per cent home equity. And, of course, we want to get it going by July 1.

In my opinion, what we're talking about is a very fiscally responsible income-based program to help, in particular, our low-income seniors. The grant part of this program is going to be particularly useful to those low-income seniors who wouldn't qualify for a bank loan, who face basically being evicted from their homes if they can't have access to this sort of program.

I would urge all of the members of this Legislature to proceed with alacrity through this process and get the bill passed as soon as possible so that we can provide this sort of assistance to our seniors.

Thank you very much.

The Deputy Chair: Thank you, Member.

Comments or questions? Cypress-Medicine Hat.

Mr. Barnes: Thank you, Madam Chair. To the hon. Member for Edmonton-Whitemud: I'd like to ask for some clarification. In his comments he said that the banking industry has failed us. I'd like to ask not the hon. minister but the member what his thoughts are on the people of Alberta owning ATB. I'd like to ask him why he thinks that the banking industry, with their years and years of experience, their well-trained personnel, wouldn't have the ability to administer such a type of loan.

Dr. Turner: Thank you to the member for the question. I think this is an important aspect of this legislation. We're talking about low-income seniors who would not have a good credit rating and who actually may be ineligible under any banking system. I was referring more to the major chartered banks than to ATB or to the credit unions, but all of those banking institutions do have fairly strict limitations as to who they will lend money to. That credit rating, which is done through people like the Dominion credit rating system, et cetera, in my opinion, often has a very arbitrary view of what a good credit rating is or how that's created.

I really, basically, want to bring this up. I'm sorry that the folks from Equus aren't here, but this morning several of us had the opportunity to meet with the Equus folks. They have two initiatives in their service area, which, I think, includes your area of the province. Their staff actually has collected over \$100,000, just the staff of Equus, and that \$100,000 is used to pay low-income folks' power bills that run into trouble. I heard a story of somebody this morning who had an \$800 power bill, and I think this was a senior. The reason that they had the \$800 power bill was that the gas had been cut off, and they had to use space heaters. Now, I'm not saying that this new legislation is going to fix that particular problem, but that is an example of the systemic need throughout the province to help our low-income seniors.

Thank you.

The Deputy Chair: Thank you.

The Member for Edmonton-McClung.

Mr. Dach: Thank you, Madam Chair. I'm like the Whac-A-Mole. I keep popping up here on this Bill 5. I wanted to add some clarification and information to respond to questions from members opposite with respect to the consultation process that's taken place regarding Bill 5 and what level of consultation there was. There have been extensive meetings with industry stakeholders or stakeholders with respect to seniors' housing concerns.

There were two minister-led round-tables with the following groups in Calgary and in Edmonton. It's an extensive group. I won't read through all of them, but I'll say: Frank Hoebarth, region 6 representative for the Alberta Council on Aging; Luanne Whitmarsh, executive director of the Alberta Association of Seniors Centres and president of the Kerby Centre; Louise Yarrow, the committee of Alberta retired people, representative of CARP, Public Interest Alberta seniors' task force, and a senior adviser for Alberta Health Services; Alanna Hargan, chair of the Calgary chapter of Seniors United Now; Katherine Christiansen, team leader for seniors at the city of Calgary, helping to make Calgary age-friendly by 2020, also a member of the Older Adult Council of Calgary; Raynell McDonough, project manager for age-friendly Calgary of the city of Calgary; Lisa Stebbens, representative of Older Adult Council of Calgary and of Carya; Orrin Grovum, a semi-retired chartered accountant who worked in financial services for the last 20 years; Edmonton consultation round-table member Rick Brick, Canadian Association of Retired Persons, chair of advocacy group with over 4,500 members north of Red Deer; Donna Durand, Alberta Council on Aging; Noel Somerville, Public

Interest Alberta, chair of seniors' task force; Ed Hamaliuk, Seniors United Now board member; Al Kemmere, Alberta Association of Municipal Districts and Counties; Karen McDonald, Seniors Association of Greater Edmonton; Kelly Santarossa, policy analyst, Alberta Urban Municipalities Association; Wayne Sorenson, Seniors United Now. So there were a number of individuals who attended these round-tables.

10:00

On top of that, hon. members, the department was also in consultation with these groups throughout the creative process during which this bill was designed and drafted. So extensive communication has taken place with stakeholders, and it wasn't a simple process. There was a lot of communication back and forth.

There have been a number of different drafts, as is often the case with legislation before it reaches the floor in the form of a bill, and I've been privy to some of that process. I know that the communications, departmentally, were extensive in order to draft this bill right. I was quite impressed, being cosponsor of the bill and privy to the process for the first time, with the amount of consultation and energy and departmental consultation and stakeholders that have to come together to produce a piece of legislation in a form that is ready to be presented as a bill in the House. It has undergone a lot of consultation, and we believe the bill is in a form that is ready to be passed in order to satisfy the aims of the legislation.

Thank you.

The Deputy Chair: The Member for Cypress-Medicine Hat.

Mr. Barnes: Thank you again, Madam Chair. To the hon. member. I'd like to ask if that was an exhaustive list of all the consulting that went on. I didn't hear a single contractor mentioned of the many, many thousands of good contractors we have throughout Alberta. I didn't hear ATB on the list. Our credit unions in so many communities – big communities, mid-sized communities, and rural Alberta – provide so many good services. I didn't hear that on the list either. Maybe in light of what was said earlier by one of the NDP backbenchers about our banking system failing us, I wasn't surprised to not hear any of our banks on your list. Was that an exhaustive list? Did you talk to contractors? Did you talk to bankers that understand this business already?

The Deputy Chair: The Member for Edmonton-McClung.

Mr. Dach: I can respond to that. No. I can say that it's not an exhaustive list. Should the member wish, I will endeavour to see what other elements were contacted and report back.

The Deputy Chair: Thank you, Member.

The Member for Olds-Didsbury-Three Hills.

Mr. Cooper: Thank you, Madam Chair, and welcome to the chair for what I believe is the first time since your uneventful election. I'd like to welcome you to it. In all seriousness, it is nice to see you there.

Just a quick question and comment. I want to sort of remind the House, in light of some of the comments about passing this bill speedily, quickly, whatever the comments were, and that this side of the House is a Whac-A-Mole and keeps popping up and keeps asking questions, that this is an important part of the process. No one in Alberta sends their MLA to the Legislature to rubber-stamp legislation.

While it may be disappointing or sometimes boring to sit in the Chamber for extended periods of time, we have debated this piece of legislation for less than four hours. It is a meaningful piece of legislation that has good goals. But questioning legislation and discussing some of the finer points about definitions or expressing some concern about the fact that we're going to make more of this bill in the regulations than in the legislation: this is not untoward. This shouldn't be disappointing for anyone in the House. This is a very critical portion of what we all have been sent here to do, both the government in defence of the legislation and the opposition's intent, which is often to strengthen legislation that we agree with and oppose legislation we don't agree with.

It is not entirely clear, certainly, for members of the opposition exactly where we will end up on Bill 5, but the point is that this is a very, very important part of that process and one that I'm proud as a member of the opposition and as an elected official representing the people of Olds-Didsbury-Three Hills to be here to do on their behalf. It's not a matter of delaying legislation but more so of speaking to the importance of that legislation. It is why we have questions and seek clarification, because we don't do this in a policy committee to review the legislation, where we more likely ought to. It has to be done here in the Chamber, which is our only opportunity and location.

With that said, I just have, at this point anyway, one additional comment or question to the hon. member who was speaking about utilizing the "reasonable" clause in the legislation as the barometer for decision-making in that if the proposal falls outside of the "reasonable" clause, there will be checks and balances and red flags will be raised, were I think his words, and someone inside the bureaucracy will try to sort out what's going on.

My question for the member is: if the red flags are the regulations or processes that are going to be put in place to protect seniors, if the red flags fail, who is responsible? Is that then the bureaucracy, who allowed the expenditure to continue, or is it the senior because at the end of the day it's the senior's money? You know, are we opening up doors for a system that fails, and then ultimately the department will be responsible? I think it's a fair question to ask because if I was the senior who was taken advantage of by a contractor and there were supposed to be systems in place to protect me, I would be concerned if they are in fact not in place. I'm just a little bit curious to know a little bit more detail around those checks and balances that the minister assures us are in place.

The Deputy Chair: The Member for Edmonton-McClung.

Mr. Dach: Thank you, Madam Chair. I'm happy to rise and address those concerns of the hon. member regarding consumer protection items in the legislation. The departmental officials will of course scrutinize the applications and look to ensure that the cost parameters don't exceed norms, that are readily ascertainable within certain schedules and data that the departmental officials have access to. But in the final analysis, hon. members, with respect to any contractor who might be trying to take advantage of a senior and who flips through the system and it ends up that a senior ends up paying more than they should for a particular service or maybe gets renovations done that they didn't really need, I think under the Fair Trading Act, that exists already, you will find that there's ample ability for penalties.

As well, under this legislation it's relatively difficult for that to slip through the cracks. If indeed in the unforeseen circumstance that we do have somebody who is unscrupulous, there are penalties that already exist under legislation, which will stay in place as well,

to protect consumers such as the Fair Trading Act. That would be most likely where redress would be sought.

10:10

The Deputy Chair: Thank you, Member.

The Member for Fort McMurray-Wood Buffalo.

Mr. Yao: Thank you very much. I do wish to ask the member a question regarding the financial burden of this. I recognize that math is difficult for the other side, but if they recognize how many households are available for this program and how much money is allocated for each household, if they can do the math and tell me what the total is and whether this is budgeted or unbudgeted in this upcoming budget we have tomorrow.

Mr. Dach: Well, as the hon. member knows, I can't speak to budgetary matters. We all anticipate tomorrow's budget with great excitement and look forward to the Finance minister's announcements and proposals for Alberta's economic future tomorrow afternoon.

With respect to the program and the debate at hand we do anticipate that enrolment in the program will be lower while the program is newer but will increase as the communications roll out and outreach of the program is announced. So we expect that the enrolment will increase over time as awareness of the program increases.

As far as the precise numbers, that's certainly something we're going to be monitoring. As noted already, the former grant program had a subscription of about 7,000 people, so to suggest that we're going to have an uptake of a hundred thousand in the new program that we're enrolling people in now or are offering now is unrealistic. We expect the numbers will be somewhere in and around the same that the grant program anticipated or that it had as a subscription number. We'll see.

If indeed there's no uptake on it, we'll know that the program needs to have another look. But we do expect and hope that seniors will take advantage of this as those that the market isn't satisfying, those that don't have the savings, who still need to improve their home to be able to stay in it will be the target market for this program. That, we anticipate, will be attractive to those individuals who don't have the savings. If you do have savings, you're going to spend them yourself on your own home to satisfy the needs that you have to improve the property. But the program itself is designed to target those individuals who live in their own home, are now retired, are 65 years of age or older, a couple or a senior, with a maximum \$75,000 threshold income, and they have to keep 25 per cent of their equity in place during the program with respect to value of their home.

We anticipate that the amount of uptake will be similar to the 7,000 or so individuals that did take advantage of the grant program, and we'll be monitoring numbers. We hope that at least that many will take advantage of this program because we'll know then that it is properly targeted.

On top of that, it'll have increased savings to the government not only of the \$6 million which is going to be saved as a result of the grant program being changed to \$2 million but also in terms of keeping seniors out of long-term care and out of acute care. Having them in their own homes, having a higher quality of life is going to be a huge savings to the government and taxpayers as a result of this home renovation and adaptation loan program.

We think that, all in all, net value to taxpayers will be a lot larger than what is actually seen on the face of it because of the number of seniors that will end up staying in their own homes longer. We hope to be able to tabulate that savings as well. It's something that

we are looking into to try to determine over time which seniors are actually taking advantage of the program and what cost savings as a result of their not being in long-term care is realized.

The Deputy Chair: Thank you, Member.

Calgary-Fish Creek.

Mr. Gotfried: Thank you, Madam Chair, and also welcome to your first time sitting in the chair today as well. I have some questions and concerns on this bill. On the surface, of course, we see that this bill is a positive step and can assist home-owning seniors. I've been through this situation myself before in helping my father and, more recently, some in-laws that have looked at moving from their own principal residence, a single-family residence, to a seniors' facility. I think that these are all positive opportunities for us to help those seniors.

Some of my concerns are around the fact that far too much of this bill is pushed into the regulations, and that's always a concern when things are left unprescribed and they're not laid out not only for the benefit of this House but for the benefit of those hopefully accessing these programs.

I have some concerns with the low uptake, which has been referred to on the tax deferral program, which is of concern. That was highlighted in a June 2015 article in the *Calgary Herald*. The program not only was not living up, possibly, to expectations but was under some scrutiny as to whether it should even continue. My concern is that it's now nine months later, and we have not seen any significant efforts to either communicate that opportunity for tax deferral more broadly to Albertans, to educate the public, or to enhance the program.

For example, in British Columbia that program only has a 1 per cent interest on the accrued tax deferral balance for those individuals. They have some 36,000 individual households taking advantage of that. So that's of concern, that we have a program in place, we are now layering another program in place, and we have not even taken steps in the last nine months to enhance the opportunity for Albertans to access that nor even to know about the viability and access to that to enhance their lives, which is what this is about.

We also don't know if this new SHARP program will allow flexibility with respect to market reverse mortgages. I spoke just yesterday to a fairly senior representative here in Alberta of the HomeEquity Bank, which is part of the Canadian home income program, which has been in operation, as I referenced yesterday, since 1986 and at least 1994 in Alberta. A group that has 30 years' experience: I didn't hear that on the list of those stakeholders that were addressed. So it is of some concern for me that not only were they unaware of this legislation, which they are now taking a look at, but I'm assuming that the industry, which has been active in Alberta and is quite well known, I think, amongst those individuals, and mortgage brokers – that they're brought forward to mortgage brokers is, actually, a lot of where the referral business comes from – have not been adequately consulted. So I look at that from two sides. One, they haven't been consulted on how we can make this program better, but also we're competing with the private sector, and I think we always need to know when we're doing that as government, particularly with taxpayers' dollars.

I have some questions with regard to the bill as well, that is sort of pushing so many things into the regulations, which concerns me. Again, pushing everything into regulations is a problem. We have reference here to a \$75,000 income maximum for singles and couples. I guess one of my questions here is: if an applying household is doing so and there's a combined income of the two members of the household over \$75,000 – let's say, for example,

two people with incomes of \$40,000, so individually they would qualify, but combined they would exceed the threshold; however, both of their names are on the title – would they still be eligible? That's one of my questions.

The second one relates to my comments about the tax deferral program. In British Columbia not only do they have lower fixed interest rates, but the private market reverse mortgage companies are allowed to do a reverse mortgage concurrent with the tax deferral program. That is not allowed in Alberta either. That is a problem because we're dealing with seniors who are facing issues. If they're going to tax deferral, they may also have income shortages for other needs in their lives, which may mean that they need to move to another program, not necessarily for home adaptation and repairs but maybe to allow them to hire a home caregiver or live-in home care that can stay in their house, which will allow them to then do that. If they do that now in Alberta, they have to then pay off the tax deferral loan, which, really, then, is handicapping the handicapped, in my mind, as well.

10:20

The question with regard to the Seniors' Home Adaptation and Repair Act, of course: is it going to be allowed concurrent with a reverse mortgage? That is a big question, again. They've now repaired their house so that they can stay in it, but now they can't afford to live in it because they need to access more of their equity, of course, assuming that they would still meet the equity requirements as laid out in the regulations and in this bill. Those are some concerns for me.

You know, I guess the other side of this is that even if we had a 5 per cent uptake, which, given the numbers given to us by the government, would be about 7,250 clients, that would be about 10 times larger than Calgary's largest home builder, which would probably employ about 130 people. They don't actually do the work; they contract out the work. Those are the people that actually are there to estimate and ensure that the finances and everything are going forward. That concerns me, that we are going to set up this entire infrastructure here in which, in fact, it looks like we will have to have somebody go through each individual homeowner's contract to ensure that we're not putting in the hot tub versus the accessible bathroom; that we are putting in the ramp and not the fancy, huge deck on the back of the house; that we are putting in things that are not termed luxuries. I don't think that's what this bill is intended to do, to provide access to cheap money for luxuries. It's meant to allow somebody to put in a new furnace, a new roof, to allow them to stay in their homes longer.

I'm concerned that the costs of administration of this program are going to be such that even if we get a 5 per cent uptake of this, we will need to put into effect an infrastructure that is 10 times larger than that of the largest builder in Calgary. That could number into the hundreds and maybe even thousands of individuals to administer a program, which could be done in the private sector if we possibly investigated the opportunity to let them administer a program, to assist them with allowing access to equity in people's homes as well.

Those are some of my questions with respect to this. I'm not against this; in fact, I think this is a good bill. I think any opportunity for seniors to be able to stay in their homes – and, as I said, I've been involved with some programs. We went and helped seniors to paint their houses and repair their fences and things like that – these are good things – and I did it for a 93-year-old woman in Ramsay in Calgary years ago and numerous other households. It's gratifying to see that you can help someone stay in their house, and I think that that's the intent of this bill, but I do have some concerns and certainly would welcome any clarification of that.

Thank you.

The Deputy Chair: The Member for Edmonton-McClung.

Mr. Dach: I can stand and speak to some of the concerns and questions expressed by the hon. member as far as the flexibility and so forth and getting the private banking industry involved. We're not competing with the private sector because we're going to be providing a loan opportunity that is something that's not offered by the private sector in terms of the equity requirements. You'll find that the home equity loan programs will need the consumer to retain a higher level of equity in their home. The 25 per cent is not something you'll find as an industry standard. Usually, you'll find that 45 to 55 per cent is the amount of equity that they will lend up to as a maximum. Also, the interest rates that are being offered are advantageous, and that's something that we as government are able to do as a support to seniors, to allow them to access these loans and take advantage of an opportunity that's affordable to them to effect repairs and stay in their homes longer.

As far as competing with the banking industry, no. We're doing this as a means of supporting our seniors in a way that governments can and private industry really can't necessarily be expected to do.

The income eligibility requirements: I mean, we had to set a threshold somewhere. We're looking at median incomes of couples and individual seniors and finding that the median income for the couples was – I believe the last figures we had were for 2013, so we upped it a little bit – about \$69,000, so we figured that the \$75,000 mark would be a reasonable level at which to set it. So that was the threshold that was used, and we believe it's a reasonable number.

As far as the uptake – again, it keeps arising as an issue – it seems that hon. members opposite really are concerned in two directions. Some hon. members are concerned that nobody will take advantage of the program and it'll be a program that has limited uptake, similar to what some of the tax deferral programs have. Other hon. members are concerned that the department will be flooded with applications. So I take it from that that hon. members across aren't certain as well as to what the uptake will be. We're not positive either, but we expect the demand should be similar to what the grant program was, in and around there.

We hope that seniors find it an attractive program, those that are targeted, those that don't have savings but have a house which needs repairs that will allow them to stay in it longer. That targeted market of individuals who will be served by this program are those that will save taxpayers and Albertans a lot of money by staying in their homes longer, but it in turn improves their lives. We think it's an excellent program that saves money for the government but, in the meantime, allows seniors to really improve their quality of life, to stay in their communities, to have communities with a wide range of age groups in their population. All kinds of good things happen as a result of this bill.

We are in the middle of the construction season right now. Not all of the projects that will be undertaken, that are anticipated under this program, of course, will be seasonal types of construction projects, but there are some that will be reliant upon good weather to be done, so we don't want to miss the opportunity of having projects started within this construction season, to get shovels in the ground and hammers and saws going and to get your neighbours to work fixing your house. We look forward to having this bill passed and implemented by July 1 so that construction activity can take place and you can get your brother-in-law to work on your mother's house.

The Deputy Chair: Thank you, Member.
Edmonton-Mill Creek.

Ms Woollard: Oh, thank you, Chair. I'm very happy to be able to hopefully give a little bit of a slightly different perspective on the whole issue. I appreciate the detail and the information given. I'm looking at it from the point of view of kind of a microcosm of rural Alberta and how this bill may have impacted some of the people that I have had the pleasure of getting to know over the years.

I married into a very large family, a very large but very close family, seven sisters who came up to this part of the world, west of Edmonton, in the '30s, when they were dusted out of farming from the Consort area, so they thought this was like Eden on Earth. They stayed in the area, they grew up, they married, they settled. Some farmed, some coal mined. They were all very proud, very hard-working people. With seven girls on the farm you can imagine that everybody took a turn at working hard and doing what needed to be done.

The houses were basically home-built, and they all, even the ones that were in town because they worked at the mine, were very proud of their houses, of their land, of their property. They were very capable people. They grew up. Their children grew up, finished school, got married, moved away.

Over the years, of course, they got older, but because they were such independent and hard-working people, they always tended to want to do everything themselves. If there was something that needed to be done, if the well needed to be shocked, they would be the ones that would be down in that well, doing what needed to be done. It started to make my blood freeze when I would see one of them up on a ladder to be doing the shingling at 75 or 80 years old. They saw no problem with that.

But the thing is that they were hard-working, but they didn't have a whole lot in the way of pension. They had their land. They were land rich, cash poor, as so many people in rural areas still are, and that took a toll. They did not extravagantly go and hire people to do work. Their children were occupied with their own children and their lives, so it was hard for them to find a way to get work done without endangering themselves – of course, they never saw it as endangering themselves – and it was hard for them to appreciate that there was another way of getting it done.

This would be perfect. They could use the equity from their properties. They all wanted to stay in their homes for as long or longer than humanly possible. It would be a way for them to do it, maintaining their independence, maintaining their dignity, maintaining their ability to make the decisions about what happened to them, and they would be the force behind anything that was done. This wasn't too much of a problem for them, usually, in getting legitimate and competent contractors because, as you'd know, in rural areas everybody knows everybody else, and if there's somebody who's out there to scam people, they're usually identified pretty quickly. Especially in a close-knit community and a close-knit family, if somebody spread the word that somebody was not terribly trustworthy, that word would spread pretty quickly. As with anything else, it is something to be wary of, and I like the provisions in the bill to make sure that the contractors are reputable and will do what they promise to do.

I just wanted to mention that to help people be independent and safe in their homes, in the living that they have chosen, is really important, and I support this bill because of that. Thank you.

10:30

The Deputy Chair: The Member for Cypress-Medicine Hat.

Mr. Barnes: Thank you, Madam Chair. My pleasure to stand up and talk about Bill 5, Seniors' Home Adaptation and Repair Act. I want to start off by saying that top-quality care and services for seniors is and always has been a Wildrose priority. I'm very, very

proud and pleased that in the four years I've been fortunate enough to represent the good people of Cypress-Medicine Hat and the Wildrose Party, we have consistently stood and talked about improving the quality of the lives of our seniors, whether it's been the expansion of home care, money for home care from our budgets, money for home care reallocated from the layers and layers of bureaucracy that can make the lives of our seniors better, even down sometimes to those crucial, crucial daily care situations, where in the past Wildrose members have stood up when food in seniors' homes was inadequate, when baths weren't properly taken care of, when beds in institutions weren't in order for the quality of care that seniors deserve. It's been the consistent theme of the Wildrose for four years.

With that, I respect the good intentions of this bill, but I'm very, very concerned about this government trying to use this bill to yet again introduce a very expensive, risky, centralized experiment.

We've heard – and we're guessing a lot because the bill is fairly thin and fairly limited – that bureaucrats in regulations are going to determine much and most of this. We're hearing about a government that wants a big bureaucracy, huge administration costs, potentially, to handle lending, to administer and control contractors, to develop and control oversight, and of course doing this without consulting, without involving what our taxpayer-owned ATB could offer, what our tens and tens of good, strong credit unions already with great reputations and interfacing through all parts of Alberta, big urbans, mid-sized urbans, and rural Alberta, could offer, and of course our chartered banks, which understand the risks, understand the costs, and understand the opportunity. We're seeing a government that once again thinks they know better than individual Albertans, individual businesses, individual Alberta companies.

Let's not stray too far from the main point. The main point is what we all owe senior Albertans for, my goodness: how they built our province, how they turned Alberta into the best place to live, work, raise a family, and be strong in our communities. We owe them what we can to ensure that they have the opportunity to have quality of life, to stay in their homes as long as possible, and to take every benefit of the advantages that Alberta can offer.

This experimental program is untested in Canada. That concerns me greatly. Every single piece of legislation has unintended consequences, never mind one where the government wants to create layers and layers of bureaucracy, become another layer of lender, oversight on contractors, and oversight on the programs.

Most of the details are coming through regulatory change. We all remember the reaction to Bill 6 – thousands of people on the steps here, thousands of people throughout rural Alberta, thousands of people signing petitions – and it's still not done. I was at the meeting last night of the Alberta school boards, and one of the consistent things I heard was complaints about the regulations put into Bill 8. Well, colleagues, we didn't get a chance to debate that in this House. We didn't get a chance to represent the 4.2 million Albertans that we represent, the 41,000 Cypress-Medicine Hatters that I represent. When that bill was on the floor, those regulations were nowhere in sight. This legislation that could go so far to help our seniors, this legislation that could go so far to take advantage of our good businesspeople in credit unions, ATB, and banks and has been totally ignored and totally neglected by the NDP government, could be full of unintended consequences, could be full of administration costs at a time when deficits, interest costs, and the burden on taxpayers and families are already at a peak.

You know, when I bump into a senior in Cypress-Medicine Hat, I hear the story several times about how, when they were a baby or maybe just before they were born, their parents got off a train and walked five, 10, or 25 miles to a half section of land that nobody

had ever seen and built a homestead, built a life, built a community. I think: my goodness, how strong are these people? What are they made of? Then a week later one of them on a limited income will come into my office and show me their utility bill, show me their bill that they can't afford, show me the transmission costs rising, and they now have a fear of where the generation costs may go with this government's other risky concerns and risky experiments.

There are many, many ways to help seniors, but in each and every thing we do, we have to get it right. Anything that strengthens their independence, allowing them to keep more of their money and allowing them to stay in their home longer, we owe it to them to do, but we owe it to the taxpayer of Alberta to do it in the most efficient and effective way possible.

You know, I asked earlier for the government to elaborate on the research and the consultation that led to this legislation. I appreciate their promise to get back to me, but here we are at Committee of the Whole. The bill is moving along, and it was mentioned from the other side: "Seniors need this quickly. We need to hurry." At this point in time there was no consultation with our contractors as to what may be out there, what the opportunities may be, what they may be willing to provide, what their suppliers may be willing to provide in terms of – you know, it ranges from bulk buying to discounts to opportunities to new services. Let's get it right. Let's not let the unintended consequences and the inefficiencies add to the burden of the hard-working Albertan. Let's work hard to get it right, and if that means taking more time, if that means referring this to a committee, if that means more consultation, please, I ask the NDP government to do it.

You know, I'd also like to know why the minister, why the NDP government chose to introduce a new, untested program instead of improving the existing programs that already have the infrastructure, already have the administration costs in place, and, most of all, providing increased access to home care.

10:40

I've talked to several good front-line workers about it, professionals, from doctors to nurse practitioners to nurses to good home-care providers to many people who were on the hon. Member for Edmonton-McClung's list, you know, seniors' groups and people who work very, very hard and diligently for our seniors. We have huge gaps in seniors care, money that could be reallocated from high-level bureaucracy, money that first of all has to be put into ensuring that we have enough training, that we have enough qualified people, that we have enough people there to provide and meet the needs. But in almost 11 months I've heard nothing from this government to do something that could have immediate benefits.

You know, as well intentioned as this bill seems, there is a reality that this NDP government has probably already faced; they don't need me to remind them. The reality is that we have a government that is building a reputation for breaking trust with Albertans. It tried to push through Bill 6 with minimal consultation and then put farmers at a huge disadvantage when it launched its consultation panels.

Mr. MacIntyre: I wonder why.

Mr. Barnes: Yeah, I wonder why. A foregone conclusion.

What I hear in Alberta is a government with an ideology, a government bent on a certain way. It launched a needless royalty review that destabilized investor confidence at a time when we could least afford that. It is still refusing to back down on their carbon tax, which will raise the price of absolutely everything for all Albertans, seniors and otherwise, and this week it will release a

budget with a deficit of over \$10 billion, clearly abandoning the principles and the pretense of any fiscal responsibility. As our interest costs hit a billion dollars a year – we're almost there now – I think of the services that that money could provide. I've said it in the House before. I think of how opposite that is to the NDP ideology. Those that receive interest are the rich. Paying interest makes the rich richer; it costs all Albertans all of their services.

Yet despite these facts here we have the NDP government again asking Albertans to trust it, this time to flesh out the legislation that concerns citizens who are among our most vulnerable and the most deserving. The most deserving and vulnerable are seniors, the people who built our province, built our economy, started our social programs. And now again you're asking them: "Just trust us. We'll get it right in the regulations. We can control our bureaucracy."

Adding key details regarding eligibility and amounts for this home equity loan and for the grants through regulations means that the government will not be accountable for it, not accountable until next election. Even interest rates on these loans will be set through regulation, maybe because we don't trust our banks, maybe because we don't trust our businesses. We'll see. Furthermore, there has been no substantive detail released regarding the grant portion. The NDP government owes it to those of us who represent 4.2 million Albertans to have the chance to debate this, to have the chance to make it as good as possible, and the sunshine that that would provide for all Albertans – all Albertans – to know what's available to them.

In fact, the legislation broadly points out in section 5(1) that the minister may in accordance with the regulations make a grant to an owner who does not qualify for a loan. That last part is in section 5(1)(c). What does that really mean? Does that mean that all Alberta seniors are eligible for either a loan or a grant portion of this program? Demographics, of course, being what they are, the economy being what it is, do we dare leave this to the bureaucracy in the regulations? Do we dare trust the administration to be anything close to efficient? The importance of efficiency is that the more efficient this program is, the more we can help seniors, the more we can actually put the money to the front lines to help seniors stay in their homes, which, of course, is what the Wildrose wants.

Again, why has the minister chosen to leave the questions of eligibility up in the air, to be decided later? Does she want to decide? Does she want it chosen in regulations? Don't seniors deserve to know who is eligible and who isn't? The broader question must be asked: why has the government felt the need to leave all the important details out of the legislation, where Albertans' elected representatives can have a say and a voice? If the minister is confident enough in certain details about own eligibility to announce them publicly, why are they not set out in the legislation for debate? Why has she been so silent on the issue of grant eligibility? Albertan seniors, Albertan taxpayers, and Albertan communities need to know.

Last week this bill was scheduled for debate 24 hours after it was introduced. Thankfully, concluding debates and other business meant that we had a little more time to come to a reasoned position after all, but the impression still remains that the government wanted to push this through despite the bill's lack of details. What is the rush? Let's get it right. Let's consult with experts, all experts, to make sure this program is as effective and as efficient as possible so we can do the most good with our tax dollars. The lack of details and what appears to be an attempt to rush this bill to debate does nothing to reassure Albertans that this government can be trusted. It does nothing to reassure Albertans that this government has learned anything from the Bill 6 mess.

Madam Chair, our seniors deserve better than skeletal legislation and leaving all the regulations to bureaucracy. Thank you.

The Deputy Chair: Any additional comments or questions?

The Member for Battle River-Wainwright.

Mr. Taylor: Well, thank you, Madam Chair, for the opportunity to speak on Bill 5, Seniors' Home Adaptation and Repair Act. Let me be clear right off the bat. Seniors built this great province of ours, and I believe we need to respect our own seniors. I'm sure all the Wildrose members here and, I think, everybody in this Chamber believe that we need to respect all seniors.

I feel like I must start out by saying that I, too, am very disappointed that we're here talking about Bill 5 when, clearly, the government's flagship bill, Bill 1, seems to have been left to collect dust. Bill 1 addresses jobs, and right now Albertans are hurting. Each day more and more Albertans are without jobs. The Member for Edmonton-Whitemud said that this is their most important bill, so why wasn't this Bill 1 if it's their most important bill? I'm kind of confused about that.

10:50

At the same I want to be clear that ensuring our programs for seniors are working well for seniors is very important to me and to our caucus, and I appreciate the chance to talk about this. The protection for seniors and the home adaptation and repair concept is a positive idea; however, this bill has raised some concerns for me as I've listened to the debate so far. The bill requires that the government provide loans to seniors, which will be paid back upon the sale of the home or the death of the senior and which will incur interest in the meantime.

[Ms Jabbour in the chair]

I appreciate that it's simple interest and not compound interest; nevertheless, this could be a significant amount of debt as time goes on. Just looking over the numbers we were provided, the government says that they think there will be around 5,000 loans, I believe. I understand that this is just an estimate. There was a press release that says that there could be up to 145,000 households that could qualify. You know, according to my calculations if all who qualified were to receive loans, that could cost, well, frankly, an awful lot of money. I wonder if the government has really taken into account how much money this really could cost.

As my colleagues have mentioned previously, it seems unlikely that the department will be able to administer this without adding increased staff, especially given the goal of monitoring the costs of the projects to protect the seniors. The point that I'm trying to make here is that there are some real unknowns about the uptake of the program and the costs of the program.

My colleagues asked for this bill to go to committee so that more details like this could be worked out, but the government was not interested in doing that. The more we need to weed out these concerns, the more I believe we need to do this. We need to take that and bring it back, and it should go to committee. Bills this important should be looked at very closely, in my opinion.

In Bill 5 the government is acting like a bank. Perhaps we could hear whether any banks or credit unions or financial institutions were consulted on Bill 5. If yes, I would like to know what issues they raised. The starting of a bank could really take years, and there are many details that would have to be worked out. While this might be a little different than starting up a bank, the fact is that acting as a lender is a complex undertaking, and we should not take that lightly.

I'll just review a couple of things and some of the basics. You'll need a department to take applications. You'll want to find out who the people are that want to have this. Then they have to go through these applications to determine if the client meets the criteria.

They've got to make sure that the client has ownership of the property. But that's just the beginning of all this. Madam Chair, I could go through all the different steps to getting a loan or even a grant. These steps are time consuming and complex. The administration of these loans is considerable. Does this government have the people in place to put together these loans? Does it have the necessary infrastructure?

I truly do see the benefit of having seniors stay in their homes longer; of that I have no question. In fact, most seniors today say that they want to stay in their homes as long as possible. With seniors living that much longer than they did, say, 50 years ago, living longer at home just seems to make sense. Many seniors may be able to benefit from physical alterations to their home such as widening doorways, building ramps, and doing maintenance such as shingling a roof or replacing flooring. If these renovations to enhance their lives and make their homes safer are truly what makes the difference between them being able to stay at home or having to go elsewhere, then the seniors' home adaptation and repair program may have potential in the area that they've identified as a priority. But does this government have a thorough grasp on how many seniors will be able to stay at home because of renovations made with this?

Basically, this bill is like a book with a great title. That is, if you don't actually crack open the book and read it, you can easily believe that it has great potential, but once you get past the introduction, the details emerge. These details make me very nervous, and at this point I have to say that I don't support the bill. Most of the time the government should not be in the business of business. Whether or not this is an exception, I'm afraid, remains to be seen. It might be, but in fact we have too many questions at this point about details to be supportive.

I believe it's less expensive to have seniors live in their homes as long as possible and that not only is this actually better for the seniors but less expensive for long-term home care.

You know, I have a few more additional questions. This program will use prime lending rate, but what prime lending rate? Is this an ATB prime lending rate, or is it a Bank of Canada prime lending rate? I kind of have a question on that.

Will there be inspections before or after to see what work should be done? If you look at Bill 203, they talking about that being a very important aspect of that bill, looking at what has to be done and what should be done and all estimates to make sure the proper work is done. I'd like to know how that's addressed. I would like to know: if you're going to do home renovations such as widening doorways or removing a wall, has an engineer been involved in this? I would hate to see one of these roofs collapse as a result of: yes, we gave them money, and, yes, they had some repair done by Joe, the neighbour next door. Was it a qualified repair? Did they have an inspection before and after? I don't know. That's my question. Is the government going to do something of that nature?

Are they going to have appraisals on the homes? If so, whose cost for that appraisal to determine what the value of that home is? Does the minister know how much this will cost taxpayers? Because in the end the government will have to provide the money to create these loans. Does the minister have an estimate to put together this program, with all the necessary layers to do a great job, a job that taxpayers expect? Will this program cost a hundred million dollars to put together, a billion dollars, \$5 billion? I would like to hear an answer because if they've done their due diligence, they should know what that cost is to put this together.

Are there any other programs that will be cut besides the grant program that the Member for Edmonton-McClung told us about yesterday? You know, provide this. We know that one is being cut, so are there other ones?

Where has this piece of legislation been used? Can you give me an explanation of where in the world this has been used, and successfully, or at least in Canada? Canada would be a great place to start because we have very similar laws and legislation. This looks to be untested and unknown. What study has been done to see all the potential consequences that could happen if it's not done right, all the unintended consequences?

July 1 seems to be too soon with all the questions that are surrounding this bill. I'm sorry. Members of this House, I'm afraid that without a more comprehensive examination of this concept, it's not wise to proceed, and I will not be supporting Bill 5.

Thank you.

The Chair: The hon. Member for Calgary-Fish Creek.

Mr. Gotfried: Thank you, Madam Chair. I'd like to propose a motion, an amendment to this act, if I could. I've got the requisite copies here available to table for the House here.

I'd like to move that Bill 5, Seniors' Home Adaptation and Repair Act, be amended in section 2 by adding the following after subsection (6):

(7) Notwithstanding any other provision in this Section, loans made by the Minister under subsection (1) to an owner with an annual income for the preceding year that is equal to or less than \$24,600 shall be subject to the rate of interest determined under subsection (6) minus one per cent.

Hon. members, this is intended, really, to recognize the fact that we are here today under this act to help primarily low-income seniors who are in their houses and prefer to stay there. These individuals may face other challenges as they go through this. Obviously, the opportunity for them to adapt and repair their home so that they can live and age in place for longer periods is of great importance to us. However, they may also require further access to the equity in their homes at a later date, and we certainly don't want to have them in a situation where the 25 per cent requirement is accelerated too quickly for them to do so.

11:00

We believe in helping seniors of all ages and all incomes in actually achieving independence, aging in place, aging in community, and, most importantly, maintaining their dignity and their health and their safety as time goes on. However, we need to recognize that there are many of them on fixed incomes, that they're facing increased civic and other taxes, and that these costs could accrue to them over time, which may ensure that they have to go forward for other equity opportunities. Again, as mentioned earlier, I would hope that in the regulations we can address the fact that a reverse mortgage could be actually held concurrent with the Bill 5 opportunities.

I'd like to encourage members of this House to work closely with low-income seniors, to support this bill so that those that are earning very much, arguably, in the low-income regions will be able to stay in their homes longer, that that accruing loan that will be against the value of their property will be reduced over time, and that we'll be able to help them for longer periods of time.

Thank you.

The Chair: The hon. Member for Calgary-Mountain View on the amendment.

Dr. Swann: Thank you, Madam Chair. It's eminently sensible to make special concessions to those who are lower income taking on another loan, in fact, what may be a loan on a loan if they still have a mortgage to pay. It would make a tremendous amount of sense to stimulate both our economic development and ensure that more

people at lower incomes are able to take advantage of this opportunity. So I will be supporting this amendment.

Thanks, Madam Chair.

The Chair: Are there any other speakers to the amendment? The hon. Member for Olds-Didsbury-Three Hills.

Mr. Cooper: Well, thank you, Madam Chair. It's a pleasure to rise to speak to the amendment. I think one of the important things to highlight here from my perspective on this amendment is that when we create legislation that is so heavily focused on regulation, it makes it difficult even to provide meaningful solutions to the legislation. I think what we saw from the hon. member is exactly that, that we have an amendment here that ultimately is based upon something that's to happen in the future, and that is the development of regulations. It will always be determined under subsection (6) minus 1 per cent. While subsection (6) may ebb and flow, this is really an amendment of intent to help even lower income seniors than the bill recognizes.

But when we do this, make legislation that is heavily reliant on regulation, it's more than a little concerning, not specifically to the amendment, because the intention of the amendment is noble in its cause to assist low-income seniors, but the consolidating of power, if you will, into the minister's office, which ultimately develops the regulations, should always be a concern to every member of the Assembly. We've seen this in a number of pieces of legislation that the government has proposed. The government used to stand in its place and fight tooth and nail against exactly what we see in this bill, and that is broad-based, sweeping regulations and a skeleton, if you will, of legislation.

So while I support the amendment in principle and its desire to assist low-income seniors, the ramifications of what this actually means in terms of costs, in terms of total amounts, what this is going to mean to the budget – because it's prime less 1, I believe. We don't know what that number is. If the legislation gave more clarity to the House and the regulations weren't going to be developed at a later date and, quite frankly, at a speed which is very fast, by the first of July – it's certainly concerning to this member of the Assembly. You know, Madam Chair, we are here to stand up for constituents and to try and ensure that we are doing what's right, and when we make legislation that is regulation focused, this is exactly the risk that we can open up.

While I look forward to some continued debate to have a better sense and perhaps some more time to determine whether or not I can support the amendment as proposed, I think it's important that we keep those factors in mind as we move forward.

The Chair: The hon. Member for Edmonton-McClung.

Mr. Dach: Thank you, Madam Chair. I rise in opposition to the amendment for a couple of reasons. We do believe we're being fiscally prudent by offering prime as the interest rate benchmark under the program.

I did have a question, actually, for the member opposite, the mover of the amendment, regarding the \$24,600 amount that was mentioned in the amendment. It indicates "an owner with an annual income for the preceding year that is equal to or less than \$24,600," and so on and so forth, but it doesn't say anything about couples. There are those distinctions. I'm wondering if the member has taken into account that there's a means test for couples as well as singles. The amendment doesn't address that, and I think it's a flaw in the amendment.

But on the main issue of the fiscally prudent decision by the government to stick with the prime rate for the benchmark interest, I think for that in itself the amendment does not deserve my support.

The Chair: The hon. Member for Calgary-Hays.

Mr. McIver: Thank you, Madam Chair. I stand to support the amendment made by my hon. colleague from Calgary-Fish Creek. You know what? We've had some discussion in here, and the discussion has all been around helping seniors stay in their homes. Not only do I believe that's the case; the debate and the discussion in the House, in my view, supports that case. I think that all members of all parties have demonstrated with what they've said when they've been on their feet that their intention truly is to help seniors stay in their homes, to be independent, to have dignity and a good quality of life.

While there's been apprehension with some elements of the bill expressed, particularly the lack of regulations, we certainly give the government credit for wanting to do something good for seniors, to help them to be independent and make decisions about their own future, particularly when as they age, the cost of living in this world sometimes rises faster than a senior's income rises. Of course, that can easily happen because many seniors are on a fixed income. They don't control the rate at which that fixed income increases, and of course none of us individually control the rate at which the cost of living increases.

11:10

What we have here is an amendment from my colleague that really says that we should actually protect seniors and make it even just that little bit easier for those of particularly low income. As we've discussed before, this is one of those bills that I've been happy thus far to support the government on because sometimes we have to choose here in this Legislature and the government has to choose between saving money and increasing Albertans' quality of life. Here is one of those rare cases where we actually have the ability to increase Albertans' quality of life and save money because, of course, by keeping seniors in their own homes, there's a very good chance that they, obviously, won't be in government-supported, -funded, -provided housing of another format. So any efforts that we can make to make this bill more widely usable by a greater number of seniors.

My colleague wisely picks on – and by picks on, I mean picks on in a positive way – seniors of particularly low income, saying: these people need more help, so let's give them more help. It's been said by even some members on the government side that a lot of seniors find themselves, again, when they're past their working careers and are on that fixed income, to a certain degree while using the word "rich" a little bit liberally, asset rich and cash poor, where they perhaps are living in a house that they paid for through their or their family's toils and labours over sometimes 25 or 30 years. I suppose having a home paid for doesn't make you rich, but if your income is below \$25,000 a year, or \$24,600 as this amendment says, you're surely not cash rich. When you compare that to a home that could be worth \$400,000, \$500,000, \$600,000, or even \$200,000, this is about allowing the seniors to use the wealth that they have created by the sweat of their brow and the work of their mind over, in many cases, decades to remain independent.

I would implore people in the House to support this because it really takes those seniors that have earned their way into having paid for that asset to the point where there's enough equity there that even without an increased working income, they could use it to increase their quality of life and stay off of the taxpayers' dime. Again, the legislation the government has put forward truly is not the government paying for seniors' housing. It's a loan from the equity that the seniors have paid for. This isn't charity. This isn't even necessarily a hand up. This is a recognition of the work the senior has done over decades, a recognition of the equity that the

senior has built up through their own good management of their financial affairs. This is only a financial mechanism. It is not putting the taxpayers at risk because, of course, the loans are backed by the equity of the senior's own home, and it is not a gift, just a genuine recognition of what the senior has accomplished in their life and a mechanism by which the government can help the senior use that equity to maintain their dignity, maintain their choice about where they live and where they stay.

What we have here before us, hon. members, is a slight improvement. That's not a criticism of the government's bill. Nonetheless, it's a slight improvement, and it's one that is well worthy of our support. I would encourage all members of this House to give this amendment that support.

Thank you.

The Chair: Hon. Member for Calgary-Fish Creek, go ahead.

Mr. Gotfried: Sure. Am I allowed to respond to the question from the Member for Edmonton-McClung with respect to the income?

The Chair: Sure.

Mr. Gotfried: Thank you. To the hon. member: thank you very much for your comment. In fact, our original amendment had included a qualification for both a single and a couples applicant. However, as noted in previous conversation, nowhere in this bill at this point in time is there a reference to coapplicants. It's just a single applicant; hence, the fact that there's only one single maximum income allowed in there, not an allowance for a coapplicant or household income. Hence, we were advised by Legislative Counsel to remove that.

In fact, we had suggested that that lower income for individuals be at \$26,400, which is the number referenced in much government documentation and income thresholds, and \$40,000 for coapplicant members of a household in that regard. So that was something. However, we've seen so much of this bill pushed to regulation that we would allow that to obviously be addressed as regulation in interpretation of this as an amendment.

Thank you.

The Chair: Any other members wishing to speak to the amendment?

Then we will call the question.

[Motion on amendment A1 lost]

The Chair: We are back on the main bill. Are there any further questions, comments, or amendments with respect to this bill? The hon. Member for Innisfail-Sylvan Lake.

Mr. MacIntyre: Thank you, Madam Chair. I wish to speak to the Seniors' Home Adaptation and Repair Act, Bill 5. I cannot express strongly enough how important it is to get this right. I do want to talk a little bit about the process that we've seen this government conduct themselves by and suggest an improvement even in that. It seems like when this government conceives an idea, a policy idea, they convene a limited group of people most of the time, and over many weeks and months they create this policy, a bill. The bill hits the floor, and then this government is suddenly in a great big rush to push the bill through the House and not give the Official Opposition, whose job it is to scrutinize these things, a whole lot of time to take a look at this. Then when we do start raising questions, we get accused of delaying some vital piece of legislation.

Well, if that's a problem for this government and they don't like to be scrutinized, then I would honestly suggest a little bit of a change in their process. How about this? When you conceive a

policy idea, use some of the legislative processes that we have in place here called standing committees, which I know this government absolutely is loath to make use of, and have the standing committee call witnesses, call experts, and go through a very thorough and fulsome investigation process to ensure that all Albertans, not just the select number of witnesses that the government likes to hear from but all Albertans, even those the government doesn't like to hear from, can come in and address this.

I noticed in the extensive list that the hon. member gave for the people whom they claim they consulted, there was this organization from Calgary, that organization from Calgary, and an extensive list also from Edmonton. Well, I have a news flash for you. Alberta is bigger than Calgary and Edmonton. There are people all across this province who, no doubt, would have loved to be part of this process, in particular senior citizens that come from the wonderful riding of Innisfail-Sylvan Lake, who were obviously not consulted and who form a significant demographic amongst the 43,000 blessed people that I am so pleased to represent here in this place.

If the government is unhappy with the Official Opposition questioning them here, well, that's part of the process. You can fix that a little bit by making use of the legislative systems we have called standing committees, that I know you just absolutely hate to use.

Now, our seniors are indeed the fabric of our society. This bill has excellent intentions to help our senior citizens. As was stated yesterday – I'm not sure what riding the hon. member is from – and I'm quoting from *Hansard*, page 534:

The current special needs assistance program provides about \$8 million a year in grants to low-income seniors for essential home repairs. Now, with the introduction of the new loan program, the special needs assistance program will no longer provide these grants. Thus, the government will save about \$6 million.

And on and on he goes.

11:20

Under the current program, though, some of that money, as I understand it, was for people to help our seniors. One of the needs that was expressed to me by the seniors in the riding of Innisfail-Sylvan Lake was: yeah, home improvements are great, but we actually need people to come in and help us. That, for many, is the greatest need. They have maintained their homes, if that's where they are, and my concern – and perhaps the hon. Member for Edmonton-McClung can elaborate on this in a little bit – is that with the cancellation of the special needs assistance program, we are also seeing a cancellation of funding for people, home-care people and staff, to come and help our senior citizens. If that's the case, we have a serious problem. We're taking away a program that helps our seniors who have a need for people to come in and help them and instead are telling them: go get a loan and fix up your house. I don't think that's a fair swap at all.

Another issue I have here is that we heard today from one of the members opposite that our financial institutions have been a failure, that they have failed. I'm sure the financial institutions in Alberta are surprised to hear that. I just want to point out something here, some of the other things that we heard. We heard words like "we anticipate," "we expect," "we have an expectation," and "we are confident that." That tells me that there is a significant amount of uncertainty about this bill and what it may or may not do and that a lot of unintended consequences have not been considered throughout this consultation process.

The other thing that concerns me, going back to "The banking industry has failed us" – I believe those were the words from the Member for Edmonton-Whitemud – is that there is a fact, and the fact is that government administration of most things is rarely

efficient, always becomes cumbersome, it seems, and always becomes very expensive. I would say that the financial institutions in our province are run as efficiently, as effectively as any financial institutions anywhere in the world and, for sure, more effectively and efficiently than this government could possibly run a banking set-up like what we're talking about that this bill is going to do.

Secondly, we were told repeatedly by the Member for Edmonton-McClung that department officials – how are we going to put this? – will scrutinize, that department officials will assess, that department officials will oversee. Madam Chair, I have a document here called the Auditor General's report, and the Auditor General had some things to say about the government's ability to oversee, assess, scrutinize, and manage projects with regard to schools. The things that the Auditor General had to say were not very nice. They pointed out that the government has been rather inefficient in these areas, and now some of our most vulnerable people, senior citizens, are being told by this government: just trust us to care of you; trust us that we know how to assess your needs, that we know how to scrutinize these projects. Then the government is saying: well, we're going to have the contractors involved in making sure that the seniors know exactly how this thing needs to roll out.

This is just craziness. There needs to be a use made of those institutions in this province, like financial institutions, who have the experience for these sorts of assessments and scrutiny. Let's, you know, understand that when we go for a student loan, for example, who do you suppose administers that? Who takes care of that? I mean, we've got institutions in place that have the skill, have the staff, have the means to already administer this, and if the financial institutions, as one member pointed out, don't want to make these loans, it's a simple matter for the government to underwrite them, and then the banks would. It would be significantly cheaper on this government than the government creating a banking bureaucracy within itself, which will be hugely ponderous, enormously inefficient.

In my studies in my MBA we were studying banking institutions in Europe, I believe it was, and in one of the reports that I read, banking institutions there have an efficiency in the administration of loans somewhere between 1.4 and 2 per cent. I guarantee you there's no way this government could possibly administer this program for that low a price. It's not going to happen. Taxpayers are going to be on the hook for an enormously ponderous bureaucracy to become a bank.

This government's particular performance when it comes to rolling out programs: well, let's have a look at the \$178 million that was given to a certain minister, with the minister pulling down a salary as a minister. How many jobs of the 23,000 we were repeatedly told he was going to create got created? One, his own. That's the performance of this government's ability to roll out a program in an effective, cost-effective, and jobs-effective manner. Now they're saying: "Okay, seniors. You're the most vulnerable group in our whole province, practically. Just trust us. We're going to create a bank, we're going to assess your needs, we're going to scrutinize projects, and we're going to take care of all this." Just as well as the 23,000 jobs that were not created? Good grief. You want Albertans to trust you. It's not going to happen, not any time soon.

Going on, again I'm going to say that it would have been a wonderful thing to send this bill to committee to allow senior citizens to come to this House and help make this bill better. That is the process of those standing committees. I would like someday, personally, to see all bills at second reading go to standing committee just as a matter of course. We are living in very turbulent economic times. We have legislation without studied economic implications here.

Also of note here, the hon. member was asked about the subscription limit to this program, and if I understood him correctly – and the Member for Edmonton-McClung can correct me here if I misheard that – there was no subscription limit. There was no subscription limit. Now what we have is an unbudgeted liability on the taxpayers of our province with no subscription limit. There isn't going to be a limit annually. As many or as few can subscribe to this. So now we have a government going forward in these very difficult times with a significant debt load already, and the government is saying: well, you know, for whoever applies, we'll just take care of it with no limit. That's called an unfunded and unbudgeted liability, which in the world of financial management is very irresponsible financial management, especially when you're managing the money of the good people of Alberta.

There are a significant number of questions that are raised in this bill and very few answers that are provided except: trust us; we'll figure it out in the regulation process. I'm not prepared to do that; I don't think the good people of Alberta are either. We've seen what this government did through Bill 6.

We're talking now about intending to iron out the details through regulation, but this is not a government that has taken right actions to earn the trust of Albertans in the past. It's not a government that has shown its dedication to really fulsome consultation. After pushing Bill 6 through by invoking closure, it created its consultation panels without any regard to the demands of farmers at that time, that they so desperately needed feedback from. Furthermore, they set up these panels in major cities, and we heard that the consultation, that the hon. Member for Edmonton-McClung listed, was again in the two major cities with the exception maybe of AAMDC representation. Where was the consultation in Innisfail? Where was the consultation in Sylvan Lake? Where was the consultation in Grande Prairie or Peace River or around this province? Where were they? Where were the seniors invited to come?

Again, I come back to this thing regarding standing committees and that process. It might seem too slow for this government, but – you know what? – it's there to be thorough. I am quite certain the senior citizens of this province, that built this great province, wouldn't mind some carefulness in the crafting of legislation rather than hurriedness in the development of legislation.

11:30

What else do I want to cover off? Just a couple more things. The cost-saving opportunities for the entire systems if resources are allocated efficiently: we need some data, some research that has been done on this. Are there some significant cost-saving opportunities that the government can point out in the allocation of resources to our seniors? Wildrose supports the spirit of this bill. We really do. However, we do not support an untested program that this bill represents without really fulsome consultation. It has yet to be shown by the minister that sufficient consultation has occurred to demonstrate that this program is what senior citizens are saying is the fullness of what they really need.

In the end, I can't support this bill as it is, and I am hoping that we can have some amendments put through to make this bill significantly better.

I thank you, Madam Chair, for this time.

The Chair: Any other questions, comments, or amendments with respect to this bill? The hon. Member for Fort McMurray-Wood Buffalo.

Mr. Yao: Thank you, Madam Chair. I'd like to table an amendment. [interjection] Yeah. One more. I will now give the

requisite number of copies of the Wildrose amendment, and I'd like to read it into the record as the pages are distributed or at your convenience.

The Chair: This will be amendment A2.

Go ahead, hon. member.

Mr. Yao: Thank you. I move that Bill 5, Seniors' Home Adaptation and Repair Act, be amended by adding the following after section 12:

13 This Act expires on April 1, 2021, unless the Assembly adopts a resolution on or after April 1, 2020, that this Act not be repealed.

Madam Chair, this is an amendment that would set in place a legislative mechanism forcing the government to review this piece of legislation. This is a substantial piece of legislation which places caveats on homes and requires significant changes from contractors, and most of all it affects the largest asset of most seniors. It is our responsibility to ensure that this program is helping seniors in a prudent and effective manner.

This government is cancelling programs or saying that they're going to cancel programs that are currently in place that address our most vulnerable. They're choosing to cancel these for a broader based bill that doesn't necessarily capture what we're trying to provide to our most vulnerable. When we're assessing these programs – and we've yet to see any reasons why they're cancelling the previous programs because they have to determine the quality and the effectiveness. That is good management, and that is your responsibility as the government, to be very thorough and understand what you are cancelling and make sure that you have good due diligence and reasoning why, because when you do not do this and when you just follow your ideological policies, you destroy this province, and you do not address the issues.

I recognize that this government has access to a lot of money now, more than you've ever noticed and ever seen and grasped, and you're throwing it left, right, and centre. As much as we appreciate some of the spending that is required, you've demonstrated no savings either.

This amendment is just to address this particular Bill 5. It is to ensure that we do a proper evaluation, and we're hoping that this government will also provide measures in there to understand if this bill is working effectively and that we are addressing the most vulnerable. If this is just an ideological bill, then you'll ignore all the facts, but if you are a true government and truly wish to provide good, common-sense approaches to our citizens, you would evaluate these things and assess whether they are of true quality.

Thank you.

The Chair: The hon. Member for Edmonton-McClung.

Mr. Dach: Thank you, Madam Chair. I rise in opposition to this amendment regarding savings that might be approved by a government. I think that one element of the savings might have been savings on the paper they expended on this amendment because it really is totally unnecessary and redundant. A government, upon the evaluation of any program and legislation it adopts and passes, can choose to end a program if it's unsuccessful. We believe this program will be successful. Of course, it may be something that runs for a long period of time. If not, as with any government program or legislation, it can be monitored and adjusted as time goes on. But to spend money on even the paper that this amendment is written on is really an unacceptable expenditure, in my view, because it's an unnecessary, redundant amendment.

Thank you.

The Chair: Any further speakers to amendment A2? The hon. Member for Airdrie.

Mrs. Pitt: Thank you, Madam Chair. I rise to speak in favour of this amendment to Bill 5. This amendment, of course, adds the sunset clause to Bill 5, and it will have the bill expire unless the Assembly adopts a resolution on or after April 1, 2021, that this act not be repealed. Now, some may ask: why is this sunset clause important? Well, we know that the NDP has a history of trying untested, unproven, and risky ideas. Since we really have no idea what the outcome of this bill will be, it would be wise to not commit ourselves forever to this program should this program not work as designed.

I have no doubt that the NDP wants to keep seniors in their homes. We in the Wildrose support this idea as well. Keeping seniors in their homes does add to a better quality of life for seniors and, of course, cost savings to the government. It's a win-win situation. However, the road to disaster is paved with good intentions. This is why a sunset clause is important. The NDP thinks that they mean well and that that's enough to govern effectively. Well, I have news for them. It's not enough to mean well. We must also have effective programs that achieve desired outcomes, making wise use of taxpayer dollars. A sunset amendment will ensure that if this program does not meet its objectives, we can roll up the program without wasting further taxpayer dollars.

The government of Alberta is in a large deficit situation. How large? We aren't really sure. I guess we find out tomorrow. It's surely a large enough number, though, to make my eyes water. Therefore, it is imperative that we do not rush and commit ourselves to untried programs and risky experiments with taxpayer dollars. They expect us to do well. However, risky experiments with taxpayer dollars are what the NDP government is known for, so we expect that pattern to continue in this bill.

Our amendment will ensure that at least the experiment has an end date and we won't be paying forever for a program in the event that it doesn't work and that there are some unexpected complications. The Auditor General, of course, cannot audit every government program every year, and this amendment will ensure that at least this program has a deadline for a review and it won't be throwing good money after bad year after year, perpetually. It is a lot easier to start poor government programs than it is to get rid of them. This will ensure the government of the day in 2021, which will likely be us, will revisit the program.

11:40

We do want to support seniors in this province, Madam Chair, and certainly we're interested in any improvements to government programs that already exist to help seniors age in their homes. But we're not sure that this is the bill to improve any government program. It's creating a new program, but we would like to have just a little more research done on how or why it will work. We're kind of flying blind here.

Here the NDP is saying that staff should add 20, 30, 40 minutes into their days to implement this new program. Well, no doubt this time allocated will come at the expense of some other program that the bureaucrats are already administering. So our seniors could be worse off as delays and approval processes in every other program take longer. This is why several of my MLAs here in the Wildrose caucus are concerned. Ultimately, we need to have a government that undertakes new programs with a lot of care and forethought. We really need to be careful here. The sunset clause will ensure that at least there is a built-in evaluation ahead. That's not as good as studying the program more now, but the NDP leaves us no choice on the matter of this bill.

I will be pleased to vote in support of my colleague's amendment.

The Chair: Are there any others wishing to speak to the amendment? The hon. Member for Olds-Didsbury-Three Hills.

Mr. Cooper: Thank you, Madam Chair. It's a pleasure to rise and speak to the amendment today. As has been stated in the Chamber this morning by all members that have risen, there is an important need, requirement, desire on behalf of members to ensure that seniors are well supported. As highlighted by a number of members of this side of the House, there are some concerns around this particular program and the creation of new programs that may or may not actually meet the needs of seniors, as good intentioned as they may be, particularly in light of the fact that there is a significant cut to other programs and in this case a \$6 million cut to the grant program that may in fact be meeting the needs of seniors, particularly low-income seniors, even better than this new proposed program.

In fact, Madam Chair, a case may be made that when new programs are introduced in government, other noneffective programs should be removed from the books. Similar to this sunset clause amendment that my colleague has introduced, perhaps if there was a commitment on behalf of government to do those sorts of things, where you remove one program if you're going to be adding another to prevent significant growth in the size of government, we wouldn't need amendments like this. Certainly, we've seen in other jurisdictions who have made a commitment to reduce red tape that when one new regulation with respect to red tape is introduced, another must be removed.

My hon. colleague has proposed a reasonable amendment. I understand that the member across the way said that the amendment isn't worth the paper that it's written on. While I find it relatively offensive that he would make such comments about another member in the Assembly trying to do work on behalf of their constituents, he's certainly entitled to his opinion. I don't agree with his opinion because the desire of the member is to ensure that we have the right program at the right place at the right time. I think you may have heard the Minister of Health rise in this place talking about similar sort of language around ensuring that the right health care is available at the right place at the right time. Just like that's a noble cause – while I don't know that she is meeting those same statements, certainly that is the same kind of desire that the hon. Member for Fort McMurray-Wood Buffalo has, that we are going to wind up with the right program meeting the needs of the right people at the right time. In this case it is the seniors that we're hoping to be able to meet the needs of.

All this amendment does is provide an opportunity to ensure that the program is reviewed. Often what happens in government is that the government of the day gets busy, caught up, focused on only the issues that are right in front of them. Oftentimes those issues are very important, but sometimes they may be politically motivated. Certainly, it's my opinion that we've seen that with the introduction of Bill 1. It was significantly more politically motivated than actually based on facts when it comes to giving the minister the ability to do his job. But you can get caught up doing things that are pressing for that day and not focused on the big picture.

What amendments like this do is require the government of the day to keep their eyes on the big picture, to keep their eyes on ensuring that the machine of government is actually delivering the right program that is meeting the needs of individual Albertans. When we don't do that, we see programs that wind up on the legislative books, if you will, continuing at length. It may very well be that this piece of legislation is passed and that it winds up being a good program that needs to continue. While I think this program is intertwined with lots of potential risks, it's possible that the government will in fact mitigate those risks. It's possible that

contractors won't take advantage of seniors. It's possible that the checks and balances, that the hon. member assures us will be in place, will in fact be there to ensure that seniors aren't taken advantage of.

But the reverse is also true. It's possible that this isn't going to be a good program and that many of the items that the opposition has highlighted today will in fact come to pass. We've seen that already in the short time that this government has been in power. We've seen that in the form of the jobs program, where the government was convinced that they were providing for and meeting a need. The opposition warned them of some of the pitfalls, but the government was steadfast in their assurance that they were right. Now, we learned just two days ago that, in fact, the opposition did have some merited points, that we brought to the table at that time.

Now, in the government's defence, not that I'm in the business of defending the government, they did heed the warnings and stopped the program before it went on for a long period of time, potentially creating exposure and risks to employers that believed the program was on when it wasn't, and so on and so forth. All that we're doing is saying that this program may in fact get into place and may meet some needs, but if there's not a requirement for review, often there isn't a review. Not only is this amendment worth more than the paper it's written on, but these types of amendments provide Albertans with assurances that good governance will happen.

11:50

The Member for Calgary-Mountain View was recently part of a mental health review. That mental health review was in place because of a clause similar to what's being proposed today. For so long in this province these sorts of acts weren't reviewed until clauses just like this one were put in place to ensure that it happens. Sometimes a review of legislation can be politically unpopular. Sometimes it can create exposures to current governments that they would prefer not to bring up. Some would make a case that we saw that yesterday in the Auditor General's report, that the politics of the day would get in the way of good governance.

Now, I'm not saying that that is the case for this government. I'm not saying that they would allow the politics of a particular situation to get in the way, but there is a very good possibility that at some point in time in the future there will be a change in government. I know that it took quite some significant time for there to be a change in government most recently, and in fact this government may govern for multiple terms. I think, given their record, that that's highly unlikely, but it is possible.

When we pass legislation, Madam Chair, we're not just passing it for ourselves or for this government. We're passing it on behalf of Albertans and in many respects future governments. While this government may have the best of intentions and review legislation in an appropriate manner and timely and promptly, the next government may not in fact do that. It's important that we build into legislation these sorts of clauses, amendments, rules that prevent long-term exposure of a program that may not be helpful. There may be ongoing costs that aren't meeting the needs of seniors and, in fact, just costing bureaucratic time and resources. If there are clauses like this, we prevent that concern.

I think that if members of the Assembly believe in good governance, if members of the Assembly believe in ensuring that legislation will be appropriately reviewed, if members of the

Assembly believe in putting principles ahead of what could be politics, these are exactly the type of amendments that ought to be passed in this Chamber to ensure that this government, future governments, and Albertans, more importantly than anything, are respected in the legislative process.

The Chair: Any other hon. members wishing to speak to the amendment?

Seeing none, I'll call the vote.

[Motion on amendment A2 lost]

The Chair: Any other questions, comments, or amendments with respect to the bill? The hon. Member for Fort McMurray-Wood Buffalo.

Mr. Yao: Thank you, Madam Chair. I rise today to speak on Bill 5 in Committee of the Whole. Protecting our seniors is something that all Albertans are in favour of, and I believe that all members of this Assembly are in agreement that seniors should be afforded every opportunity to age in place for as long as possible.

However, this bill has so many problems with it as it stands that it cannot reasonably be supported. As my colleagues and I have indicated to the minister in second reading, this is a bill without any substance to it. I've heard member after member on the other side rise to speak to the value of the \$75,000 income threshold, rise to speak to the \$40,000 loan maximum, rise to speak about the wonderful grant component, and rise to speak about all the consumer protection mechanisms in this bill.

I take exception to this because, actually, we're voting on giving the minister the power to establish all of these rules in the regulations. We're not actually voting on the numbers themselves. For the \$75,000 income threshold we're debating the minister's promises. No hard number is in the legislation itself. For the \$40,000 loan maximum again we are debating the minister's promises.

The Chair: Hon. member, I hesitate to interrupt, but pursuant to Standing Order 4(3) the committee will now rise and report.

[The Deputy Speaker in the chair]

The Deputy Speaker: The hon. Member for West Yellowhead.

Mr. Rosendahl: Madam Speaker, the Committee of the Whole has had under consideration a certain bill. The committee reports progress on the bill, Bill 5. I wish to table copies of all amendments considered by the Committee of the Whole on this date for the official records of the Assembly.

The Deputy Speaker: Does the Assembly concur in the report?

Hon. Members: Concur.

The Deputy Speaker: Opposed? So ordered.

The hon. Deputy Government House Leader.

Mr. Bilous: Thank you, Madam Speaker. Looking at the time and seeing the progress we made this morning, I move that we adjourn until 1:30 this afternoon.

[Motion carried; the Assembly adjourned at 11:57 a.m.]

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