

*National Housing Act*

The housing crisis is the result of an economic crisis, and unless positive steps are taken to control inflation, high interest, high living costs, high taxation and the vicious circle of continual increase in the cost of goods and services, there is no doubt in my mind that the future will hold little promise for many Canadians to enjoy one of the basic necessities of a good Canadian life—a place to call home.

[*Translation*]

**Mr. Gérard Laprise (Abitibi):** Mr. Speaker, at this stage of the consideration of Bill C-192, my comments will be brief, not because I do not understand the urgency and the importance of the situation presently created by the lack of housing in Canada, but rather because not one provision of Bill C-192 is capable of solving the housing problems in our country.

Mr. Speaker, Bill C-192 is a disappointment to those who need houses, live in slums, or share a dwelling with others, and also to those who have always tried to get a housing policy that would guarantee a decent dwelling to all Canadian families.

In view of the lack of leadership on housing, we are not surprised at the stand the former minister responsible for housing had to take. I must now address him, since his successor has left the house, very briefly I hope.

Mr. Speaker, we have to grapple with an acute housing problem. We know that there are needs and all those who have thoroughly or superficially studied the housing problem estimate that we need a minimum of 200,000 new houses per year to meet the present needs, without taking into account the lag in that field. We must have in the first place some 140,000 new dwellings to meet the needs of new households and 50,000 new dwellings to replace those which must be demolished, which are obsolete, destroyed by fires or otherwise. Then, it will be necessary to build 10,000 other housing units to provide a minimum number of available houses, in view of the mobility of people, and so that the law of supply and demand will work. We need right now a minimum of housing units to meet the most pressing needs.

• (5:20 p.m.)

I am seriously concerned about another matter, and I should like to tell the minister about it. I am getting more and more concerned. I realize that, as a result of the proposed legislation, home ownership is

directed toward organizations rather than toward wage earners. Those organizations are either cooperatives, companies or big firms so that the family no longer has any access to home ownership, which leaves me quite worried. What is more self-satisfying for the head of a family than to be able to tell his wife and children: This house is ours or will become ours some day.

This objective does not exist any more because of the amendments now moved. Amendments to the housing act could have enabled Canadian workers to hope for a house of their own but there are no provisions to that effect in Bill C-192. It provides only for loans up to \$25,000 for the purchase of a house. The Canadian worker will therefore be unable to hope for a house of his own one day, because according to official government statistics, about 68 per cent of Canadian workers earn less than \$4,000 a year. Needless to say then, in view of the present circumstances, the interest rate charged the borrower, the 11 per cent tax on building materials, the 8 per cent provincial tax in Quebec—a supplementary tax on building materials—that the Canadian worker cannot hope to become a home owner one day.

Mr. Speaker, it is also proposed to extend the reimbursement period up to 40 years. That measure, again, will not help at all the Canadian worker who would like to become the owner of his house.

Moreover, it is proposed in the bill that the interest rate be renewed or reviewed every five years. Such a measure is designed to assist the lender or the mortgagee instead of the borrower or mortgager.

Of all the provisions, in Bill C-192, none is designed to encourage the purchase of a house by the Canadian worker.

Here is what we, of the Ralliement chrétien, propose to help the Canadian worker become a homeowner. First, we consider that the present interest rate is too high and that nothing leads us to believe that it could be reduced this year or during the next few years.

In fact, the provincial governments and the municipalities must accept to reimburse their administrative or development borrowings at interest rates of 7, 7½ and even 8 per cent. Now, in such circumstances, it cannot be hoped that the loans provided in the housing field or any other private sector will carry reduced interest rates. On the contrary, they will rather have a tendency to increase.