

### *Mortgage Tax Credit*

So far in this debate our Liberal and Tory friends, those representatives of the centre right parties of this country, have been more interested in scoring political points than in addressing the real housing needs of our people. That sort of partisan pettiness is not what motivates those of us who speak on behalf of our constituents through the New Democratic Party. It is not what motivates those who, with us, make common cause for a socially just housing policy for Canadians.

Earlier in the debate the Minister of Finance (Mr. Crosbie) honoured us on this side of the House by referring to the opponents of his regressive and insensitive policies as an unholy coalition of baneful bureaucrats, raving radicals and "middle class trendies". In view of the minister's eloquent description of our social justice and equity—in a word, fairness—in Canadian public policy, I would like to quote, for the edification and enlightenment of members opposite, several sections from the pastoral message of the Canadian Catholic Bishops on the occasion of the Habitat 1976 conference in Vancouver. The bishops' pastoral message, entitled simply "Decent Housing for all", reads in part as follows:

Canada, despite its abundant wealth, has not yet managed to provide all of its population with a decent shelter. Here and there we have our own grey areas of substandard dwellings that call to mind conditions in developing countries. Particularly in large cities, behind a screen of skyscrapers, wide avenues sometimes conceal blighted areas teeming with newcomers, unemployed workers, low wage-earners or members of ethnic minorities. The development of suburbia has given rise to similar results. Alongside well appointed and serviced new residential areas are clusters of huts or shacks without essential services such as running water, adequate heating, transportation and sewers. In such marginal communities, the infant death rate is twice as high as the Canadian average. And that rate is higher still among Indians and the Inuit; strange contrasts between two worlds that face each other from afar and do not meet.

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The bishops went on to say in the same pastoral letter:

To avoid swelling the ranks of the needy it will not be enough to build thousands and thousands of houses. We will first need to know where to build them, where to find the required capital, and what types of dwellings are necessary for human community. That is why Canada must urgently adopt policies calculated to protect its citizens, especially its low wage earners, against galloping inflation of house building costs.

Remember, this was written almost four years ago.

It must protect citizens against rising mortgage rates, real estate speculation, increased costs of building materials, higher rents, etc.

We all know these are the things we were warned about five years ago. They have become the reality of today because we let them get out of hand. I think I share with many members of this House and with the Canadian public at large an interest not only in the future of our country but in the future in general. We are only some 30 days or so away from the 1980s and in a few years we shall be face to face with the year which has been set before us as a kind of symbol of the future—1984. It is in this light that I should like to read one more section from the pastoral letter I have been quoting:

Of course, Canada in the year 2000 will be quite different from what it is now. What is really important is that it become the country Canadians want it to be. This all depends on our common dream and our collective ability to make that dream come true. Do we want a society whose over-all priorities will be determined solely on the basis of economic principles? Do we want a society which perpetuates social differences, discrimination between the affluent and the

[Mr. Ogle.]

destitute, between posh areas and slum-dwellings? Or would we rather have a society in which people are foremost? Our task, therefore, is to define clearly the links we wish between profit, consumption and the quality of life for us all: housing for people or housing for profits? Food for the hungry, or food as a market commodity? Thus, it is not that economic means are lacking: the problem is to find the will to restructure our society and reorder its priorities.

That is the end of the passage I have selected to read from that document because I believe it touches at the very base of the question.

We must have the will to do these things because it would seem we have the ability and the material. In addition to the document I have quoted I might have mentioned Peter Spurr's excellent study on land and urban development, the incisive review of Canadian social housing policy put out by the Canadian Council for Social Development, or the many recommendations of Canadian non-governmental organizations, a number of which were accepted but never acted upon by the Liberal government of the day, that decent housing be treated as a priority social utility and not as just another market commodity. Does the Minister of Finance really believe that all these distinguished individuals and organizations are just a bunch of extremists or misguided "middle-class trendies"? If he does, I would warn him that the language of petty insult is a very slim foundation on which to rest a government.

We in the New Democratic Party are not afraid of the verdict of the Canadian people on this issue. The Minister of Finance thinks he has a Christmas goody in his tax credits, but as long as this ill-starred government lasts we will credit the people of Canada with enough sense to see through his arrogance and bankrupt arguments.

Surely, the test of any government is how well it attempts to meet the needs of all the citizens it was elected to represent. And, surely, the measure of any single piece of legislation is how well it contributes to that noble goal of government. By that standard, Bill C-20 is a meagre and cynical effort indeed. The Minister of Finance has at least recognized the inequity of a tax deduction and changed it to a tax credit. As my hon. friend from Regina East (Mr. de Jong) has stated, we shall be moving amendments in committee to try to salvage something for the millions of ordinary Canadians who have been forgotten by this bill. We want a comprehensive social housing policy which will provide a mix of good, affordable accommodation capable of meeting the needs of all Canadians.

The minister has given us only a piecemeal sop to work with. His statement that our party does not want Canadians to own their own homes is patent nonsense and unworthy of a minister of the Crown. The fact is that his bill assists those who already have large mortgages, regardless of income, far more than it assists renters of modest means to enter today's prohibitive mortgage market. Coupled with the hon. gentleman's disastrous high interest rate policy, the net effect of this government's program will be a decrease in housing starts, not an increase as they pretend. All this for the sake of a foolhardy election promise, and all this without once addressing the real issues of affordability and equity.