

social housing program to indicate their priorities so that we could, where our program was involved, try to make allocations as fairly and as quickly as possible to the groups most in need.

My approach to social housing is to try to target the program gradually. Everyone admits that it has not been perfectly targeted. In fact, I wish I had made the remarks which I had intended to make, as I wanted to address the matter of better targeting. We are trying to move in this direction. We have asked the provinces and associations of all kinds to give us their views on the evaluation that has been done of social housing programs. Some are beginning to trickle in. I hope that very soon we can get those who are interested involved in a process of consultation. What is important to remember is that we want to get as big a bang as possible for the federal buck that is being spent on social housing. That is certainly my philosophy.

● (1550)

[Translation]

Mr. Deputy Speaker: The Hon. Member for Joliette.

Mr. La Salle: Mr. Speaker, although from a distance, I listened as carefully as I could to what the Minister of Public Works (Mr. LeBlanc) was saying. I would like to know, in the interests of all Canadians, whether he could inform the House, in connection with the Mortgage Rate Protection Plan, when approximately we will be advised of the details of this program, and could the Minister also inform the House at what rates the program will protect home buyers?

Mr. LeBlanc: Mr. Speaker, if I remember correctly, the Minister of Finance (Mr. Lalonde) indicated in his Budget that the program will be in effect as of March 1, although it may be necessary to make implementation of the program retroactive, and in any case, he expected that consultations would be held very soon and that we would be able to table appropriate legislation in the House very shortly. Personally and I suppose I am sticking my neck out I have the impression that we will be ready to proceed about the end of March, with legislation that will protect those who will have renewed their mortgages or purchased homes since March 1st. What we want to avoid is to have a very long period during which Canadians who would otherwise have benefited under the program would not be eligible.

As for the fee or rate, if I understood the Hon. Member's question correctly, I suppose he would like to know how much the monthly payment would be. Is that correct?

Mr. La Salle: The rate protected under the plan! What rate?

Mr. LeBlanc: The interest rate! Of course, I gave an example, and, if the Hon. Member would care to look at the next of my speech, he will see that my example was a 13 per cent

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mortgage. I said there was a deductible of 2 per cent, so up to 15 per cent, the home owner would pay. This could be as much as \$100 per month, depending on the mortgage. However, assuming that the homeowner has a 13 per cent mortgage, if the rate rises above 15 per cent, increasing a maximum of 10 per cent, which means up to 25 per cent, the homeowner will be compensated for 75 per cent of the increase.

In other words, this is a plan in which the homeowner does carry part of the costs, as is the case in all kinds of car insurance, and similar arrangements, and we are trying to protect the homeowner against dramatic increases in interest rates similar to those we have experienced in this decade.

[English]

Ms. Mitchell: Mr. Speaker, I commend the Minister for his continued support of co-op and social housing, despite some of the biased evaluations in his Department. I, of course, regret that there were not more units. We hope he will be able to do something about that.

There is a critical situation in British Columbia. As a result, I gather, of CMHC policy, co-ops are being prevented from contracting with unionized labour to build co-ops. In some instances the labour movement, particularly the carpenters, are actually putting their pension funds into the financing of co-ops. There is quite a lot of union money going into the financing of co-ops. I gather this is the result of an exemption that was made to the fair wages section of the Labour Code. Will the Minister look into and reconsider this matter? It is grossly unfair. In many cases the product is not up to standard. It is costing a great deal of unhappiness and concern for co-ops, as well, of course, as for workers who are suffering from the great unemployment in the construction field.

Mr. LeBlanc: Mr. Speaker, I apologize to the Hon. Member if I am not able to give an informed and detailed answer to the technical point that she raises. Obviously I will look into it and inform her as soon as possible. The last thing I want to do is to be unfair to anyone.

On her general comment as to co-op and social housing, I remind the House that co-operatives are but one element of the social housing program. It is a very broadly based program covering rural and native people, senior citizens, non-profit groups and so on. These are all potential clients for our social housing programs. I am not usually looking for quarrels with provincial governments, but I may make the suggestion to the Hon. Member that she suggest to her provincial colleagues that they should try to influence the attitude and the programs of the provincial Government of her province.

In the remarks I made to the HUDAC group yesterday, I deplored the fact that in the area of social housing, some rather well to do provinces are increasingly opting out of social housing programs. I expressed a strong hope that they will go back to helping those who are in need. As generous and as willing as we are, the queue of those who need some assistance and need improved social housing is getting longer all the time.