

Housing

does not represent a complete answer to the issue of providing affordable housing for all Canadians.

I have already mentioned the assisted rental program, mortgage renewal assistance and the home ownership assistance programs. However, when I refer to additional housing initiatives, I am thinking about improvements which should be made to the worst housing conditions in Canada, those of our native people and rural poor. Much progress has been made to improve housing conditions for these people, but a lot remains to be done. As other government members have pointed out, in the last few months, Canada Mortgage and Housing Corporation has made a comprehensive review of the rural and native housing program. Major amendments and improvements to the program, as well as a consultation process are now under way. Moreover, other amendments to the National Housing Act are now being prepared to make significant improvements to federal programs, concerning both residential rehabilitation assistance and construction of new housing under the Rural and Native Housing Program. This legislation will provide improved living conditions for rural residents and native people throughout the country.

Another long-term priority is the housing allowance. As we all know, because of financial restraints the government will not be able to implement this project immediately, but it remains the subject of serious consideration. A housing allowance program can take many forms and various options are now being considered. One possible approach would be to use the same indications for the housing allowance program as for the Canadian mortgage renewal plan. In other words, the housing allowance could be offered to those who spend more than 30 per cent of their income for housing.

Many Canadians are in that situation. Older people with fixed income and single-parent families trying to eke out a living with an income at or below the poverty line are particularly affected. A housing allowance program would be exceedingly helpful in their quest for better housing or to reduce the excessive amounts they have to spend for their current accommodation. I am referring to this long-term endeavour to show clearly that not only is the government acting now but it can also foresee future housing requirements and plan accordingly within the framework of a sound housing policy. Bill C-89 which is now before the House is a very significant step in that process and I urge all hon. members to adopt it.

● (2040)

[English]

Mr. Mark Rose (Mission-Port Moody): Mr. Speaker, I am very pleased to offer a few thoughts tonight on Bill C-89. I am extremely honoured that the minister has seen fit to sit in the House to listen to my words of wisdom and has given up some of his reading for a moment or two to listen to the concerns of my constituents, who are under a great deal of tension because of the policies of this government.

Bill C-89 is perhaps overblown as far as my constituents are concerned. This bill will be put forward as the greatest thing for housing since sliced bread. However, the people in British Columbia do not think the bill will be that valuable. The minister is going to tell us about how it will create 300,000 housing units and 70,000 jobs. I think that is a step in the right direction.

Mr. Deans: It is also a lot of nonsense.

Mr. Rose: I beg your pardon.

Mr. Deans: It is also a lot of nonsense.

Mr. Rose: You think it is a lot of nonsense. Well, that is your comment.

Some hon. Members: Oh, oh!

Mr. Deputy Speaker: Order, please. The hon. member should address his remarks to the Chair.

Mr. Rose: I was going to say that I had enough trouble being heckled by the opposition without having someone in my own party "helping" me.

An hon. Member: Bring back Stanley.

Mr. Rose: I have a personal story to tell tonight. It is not about my hon. friend here because I do not think we should do that sort of thing in the House of Commons, but about a personal experience of mine.

In 1961, at the depths of the Diefenbaker recession, I purchased a "spec" home, just an ordinary, plain jane "spec" home for my family. It was a home for my wife and my three daughters in Coquitlam. It cost \$13,000. The home was modest and frugal. It contained 1,500 square feet. It had three bedrooms and one bathroom and an unfinished basement. There was no carpeting and it was not even located on a road with a sidewalk or a pavement.

Mr. Deans: Things were bad in those days.

Mr. Rose: My mortgage was 6 per cent for 20 years. The payments were roughly \$100 per month—perhaps \$107 but I have forgotten because it was such a long time ago. Today, because of the pressures on the housing market, one can purchase that kind of house in a municipality just across the river at Langley for \$70,000.

Mr. Deans: That is a rip-off.

Mr. Rose: The interest rate is 19 per cent and the payments are \$1,000 a month, not \$100. It takes an income of \$40,000 a year to handle the purchase of a home at that price. The most interesting part of all is the fact that the house is worth \$35,000 but the land upon which it sits is also worth \$35,000.

Mr. Cosgrove: There is the story.

Mr. Rose: When one considers that a house is made up of labour, material, contracting and profit totalling \$35,000 and