

*Oral Questions*

**Mr. Clark:** No, not guidelines, but criteria and perhaps also some changes to be brought to the Canadian legislation. I have already written a letter to the presidents of two Crown corporations, namely Air Canada and the CN, to explain to them the position of the Canadian government.

## REQUEST MINISTER TABLE COPY OF LETTER SENT TO TWO CROWN CORPORATIONS

**Mr. Fabien Roy (Beauce):** Mr. Speaker, I would like to ask a supplementary question. Considering that the Prime Minister is referring to a letter he sent to two presidents of Crown corporations, I want to ask him whether he would agree to table a copy of that letter before the house. I would also like to know whether specific directives have been given with relation to a drive to raise funds in the name of other corporations.

**Right Hon. Joe Clark (Prime Minister):** Mr. Speaker, I do not have those letters with me today, but I will probably have them tomorrow and I will table them. I should add that no specific directives have been given to the other public servants referred to by the hon. member.

\* \* \*

## CANADA MORTGAGE AND HOUSING CORPORATION

PROSECUTION OF PERSONS IN DEFAULT ON MORTGAGES—  
GOVERNMENT POSITION

**Hon. J. Gilles Lamontagne (Langelier):** Mr. Speaker, I have a question for the minister responsible for the Canada Mortgage and Housing Corporation.

[English]

The government seems intent in cutting off its nose to spite its face. On one hand it is raising the bank rate, and thus mortgage rates, to unprecedented levels, and then threatening legal action and a tough policy for people who default on their mortgages, on the other. Does the government seriously propose to take people to court for mortgage defaults caused by its own high interest rate policy?

**Hon. Elmer M. MacKay (Minister of Regional Economic Expansion):** Mr. Speaker, I want to assure the hon. member that this minister does not wish to be unduly harsh on anyone, particularly if part of the cause is high interest rates. On the other hand, it would appear that there were some unfortunate conditions and policies which have placed CMHC in the position where to fail to enforce ordinary legal remedies would not be in the best interests of the taxpayers of this country.

● (1430)

[Translation]

## MEASURES TO ASSIST MORTGAGE DEFAULTERS

**Hon. J. Gilles Lamontagne (Langelier):** Mr. Speaker, I have a supplementary question.

[Mr. Clark.]

After only three months, the additional charge due to the mortgage rate increase on a \$50,000 mortgage is \$1,700. What does the minister intend to do to help people who cannot assume this additional charge because they live on a very tight budget?

[English]

**Hon. Elmer M. MacKay (Minister of Regional Economic Expansion):** Mr. Speaker, it is not only Canadians who have particular problems with housing who need assistance; the problem is wider than that. The government is not unmindful of what has to be done, but I would say that some of the policies which have been introduced, including the tax credit on mortgage interest and municipal taxes, will alleviate the unfortunate effects of these high interest rates.

It is all very well to say it does not affect everyone, but neither do child tax credits help childless couples. You do not see too many young people benefiting from old age pension cheques, either. It is not that simple.

[Translation]

INQUIRY WHETHER GOVERNMENT IN FAVOUR OF  
CONSTRUCTION OF RENTAL HOMES

**Mrs. Céline Hervieux-Payette (Mercier):** Mr. Speaker, my question is directed to the minister responsible for the Canada Mortgage and Housing Corporation. I wonder if he is aware of the fact that the property tax deductibility bill will greatly encourage the conversion of apartment buildings into condominiums. As the rental housing sector has deteriorated and its share has been reduced by 32 per cent since September, have any provisions been incorporated into the act to prevent the conversion of apartment buildings into condominiums and to encourage new starts in rental homes to protect tenants who are often senior citizens or small-income families?

[English]

**Hon. Elmer M. MacKay (Minister of Regional Economic Expansion):** There are measures which would be very helpful for the kind of Canadians to whom the hon. member refers. She will get the exact details of the legislation, along with everyone else. We are looking for ways to address this problems but, again, as she will understand, it is not possible to do as much in the way of housing policy as we would like. There are many in this chamber who would favour some sort of shelter program: some of the provinces have already begun to act along these lines; but we cannot do everything at once.