

Housing

per cent. We are concerned about those people because they cannot afford anything. We have good programs such as AHOP, NIP and RRAP, but they are not reaching the people who need them most. The government does not seem to realize that the NIP program is designated in the provinces, and often those very municipalities that need it cannot afford it.

The town of Stephenville in Newfoundland was given a \$400,000 grant as well as the loans from the province, and was finally designated as the third municipality in Newfoundland to be a NIP area so that people in the NIP area who have low incomes could also take advantage of the RRAP program. I have a letter from the council of the town of Stephenville saying that it is not in a position to take on the additional burden of a \$400,000 loan and has no intention of placing the town in the position where the federal or provincial government would have to bail them out of debt. That is pride for you, Mr. Speaker, but they cannot serve the people they are supposed to serve. Recently they lost an industry with 2,100 jobs. In the rural municipalities, often poverty is a social stigma.

● (1652)

The former parliamentary secretary to the Minister of State for Urban Affairs (Mr. Ouellet) has agreed with me and has answered my questions on a number of occasions during adjournment debates. As I have said many times before, the RRAP program is a fantastic program. But the areas have to be designated by the provinces, and there is not enough money to help those people. When one asks for more money, the government indicates that there are financial restraints. Yet the government turns around and provides \$1.4 billion for a home insulation program. That program reaches a lot of people, but people in the low income class cannot afford to pay \$500 in order to receive the advantage of the \$350 grant. These people are not worried about whether that amount is taxable or not, because they do not care about income taxes. They do not pay taxes, because they are not earning enough.

The government has come out with a fancy yellow folder which reminds me of the old comic books. It is titled "Fix-up Your Home With Federal Government Money". When one opens the folder, one is confronted with the colours yellow, orange, red, and many fancy pictures. The folder indicates that people can do anything and receive \$3,750 for nothing. Is that a wonderful program? Even people with incomes of \$11,000 can receive a \$750 grant. Why did we need the home insulation program? Poverty stricken people are spread right across Canada. They cannot afford to insulate. This RRAP program will do what is required: you can fix up your walls, roof, storm windows, screens, stairs, steps, porch, verandah, plumbing, electrical wiring, heating system, floor joists, foundation, and basement. Also the program allows you to put in insulation when it is necessary.

With regard to people on low incomes, I should like to refer to the attitude of various ministers in the government in their attempt to help. When the present Minister of National Defence (Mr. Danson) was the minister of state for urban

[Mr. Marshall.]

affairs, through his good graces and the good graces of the hon. Minister of Veterans Affairs (Mr. MacDonald), the government gave Newfoundland \$40,000 to perform a survey. Obviously the government recognized that the veterans of Newfoundland needed their homes repaired, and they could not do it because of their low incomes. There should be a survey done right across Canada of all veterans' homes, requiring repairs including the homes of the widows of veterans. There should be a program for those people to fix their homes. It should not cost anybody anything, because it should be done under the RRAP program. Instead, the government hesitates and gives stupid excuses for it not being done. These people continue to beg and borrow, and all they receive from the Minister of Veterans Affairs is an indication that the program is under consideration. The Minister of Veterans Affairs is so famous for the word consideration that it should go down with him in history.

I should like to deal with the Neighbourhood Improvement Program. Members on this side will agree that it is a reasonable program. It helps municipalities that cannot otherwise afford to select neighbourhoods and select plans to be implemented in those neighbourhoods. Under this program the municipalities can acquire land, provide recreational facilities, and water and sewage systems. This is what the country needs. The country will never advance unless the lower income people are protected and provided with jobs in order to earn a livelihood and be good Canadians. They want to be good Canadians, but they are becoming hostile because of the attitude of the government.

As I indicated yesterday, and as the hon. member for St. John's East (Mr. McGrath) indicated, it is obvious that the bureaucrats must have gathered around a table to discover how they could create new jobs and senior positions for people in the Department of Urban Affairs. They concocted a program which splits up the country rather than uniting it. They discriminated against various sectors of the country by providing different favours or advantages under this program. Some provinces will receive non-taxable grants, while other provinces will receive taxable grants. It has been indicated that it costs more for fuel in Prince Edward Island and Nova Scotia. No one objects to those provinces having the benefit of the program. No one objects to anyone having any advantage in Canada. But why discriminate against the province which is isolated and needs help the most?

Over the years most people in Newfoundland have built their own homes. A fisherman builds his own home because he does not trust the banks. It takes approximately six or seven years for him to build his home. If he makes \$1,000 in one year, he builds his basement. If he makes \$2,000 the next year, then he puts the walls up. He continues along like that, because it is the only security he wants. He wants the security of a home and a piece of land. Those are the people we have to protect.