

Mortgage Tax Credit

I asked earlier: Does our economy justify that kind of investment? I spoke earlier about the yearly construction of 235,000 housing units over the last ten years. We had programs, Mr. Speaker, set up by Canada Mortgage and Housing Corporation, in every field, including programs for the rural areas and our native peoples. We set up a program, in co-operation with the municipalities, to organize community services, under Bill C-29 which the House passed on last March 12, and which offered substantial grants to the municipalities for community projects.

● (1640)

We used to have a special assistance program of the Government of Canada regarding community housing. We have a guaranteed loan program for rental housing, and we used to have a renovation assistance program. I would have liked to know the intentions of the government respecting the continuation of all those social programs. The Liberals are concerned about the future of existing programs. And yesterday, Mr. Speaker, I wonder whether all hon. members witnessed a demonstration right here on Parliament Hill where people came to urge the Liberals to make pressure so that family allowance benefits will not be reduced—

An hon. Member: Shame!

Mr. Roy (Laval):—so that the future government housing policy will not benefit only the more fortunate Canadians to the detriment of those who most need it. I see that the hon. member for Saint-Léonard-Anjou (Miss Bégin), the former minister of health and welfare, is in the House. With other Liberal members she met those people who had come to Parliament Hill to try to bring their problems to our attention. But I am sure that the former minister of national health and welfare has indicated to them that it was not only to make us aware—for we were already aware—but to make the Canadian people aware that we would spare no effort to make sure that public funds would be spent to meet real needs, and not to honour election promises made on the spur of the moment, because statistical data indicate that there is no housing crisis in Canada, Mr. Speaker.

I mentioned a while ago the housing construction program for the aged and the Assisted Home Ownership Program. How much has the Liberal program administered by the Central Mortgage and Housing Corporation cost over the past ten years? Well, according to the nearly complete sampling procedure which I described earlier, it has cost \$2,266 million. And now the new government puts a gun to our head, so to speak, and demands that we adopt before Christmas a housing policy which, by 1982, may cost as much as \$3 billion a year, while the whole program of the Liberal government had cost only \$2,226 million over a ten-year period. And now the new government wants us to swallow a program which will cost in 1982 some \$3 billion, in order to distribute this money among the richer residents of the richer municipalities and provinces.

[Mr. Roy (Laval).]

I think that other hon. members have already emphasized in the House that the richer provinces will benefit more from this program. It is clear that Quebec will not be among the favoured ones, if we accept the bill as it is drafted now.

I suggest that this legislation is discriminatory, as mentioned by the former minister of national health and welfare and hon. member for Saint-Léonard-Anjou. This policy will discriminate against 40 per cent of Canadian tenants.

And then, Mr. Speaker, what about the 27 per cent of home owners, that is 2,200,000 taxpayers, who have paid off their home, whose home is clear of any mortgage? This initiative of the Progressive Conservative government seems to me to apply only to one-third of taxpayers, those who classify theoretically as being entitled to the mortgage loan and property tax credit.

In light of all those figures I have tried to make hon. members fully aware of that and to say that there is no urgency in housing, that this is not a housing policy but rather a matter of keeping an electoral promise inspired by guesswork and not necessarily consistent with statistics. Mr. Speaker, I challenge the Progressive Conservative members or the minister to question the figures I just mentioned. However, as I said a moment ago, if we had the funds required I believe nobody would oppose this legislation, but we have to establish a set of priorities.

An hon. Member: Right on. Wrong priority on the part of the government.

Mr. Roy (Laval): Being the representative of an urban riding which is rapidly expanding and which also benefited from programs already established, I would agree to add, as my colleagues have suggested, some improvements to the act, namely a reduction in the property tax. That would affect all owners whose houses are paid off and no longer mortgaged. The income of those people may have gone down in the last few years. Elderly Canadians want to keep their homes. I would agree to amend the act or consider a separate tax credit in respect of property tax. It seems to me that that way we would be helping many more Canadians, we would not be penalizing those home owners who have already paid off their mortgages and we would be helping elderly people who wish to keep their houses and can no longer afford to because of the yearly increase in municipal rates. That would certainly be more appreciated and more liberal philosophically speaking. It seems to me, Mr. Speaker, that that proposal should be considered.

I would have liked to know better the Progressive Conservative program about the tremendous increase in interest rates. I would have liked to know the public housing program of the Progressive Conservative party. I would have liked the Progressive Conservatives to tell us what they intend to do about the Canada Mortgage and Housing Corporation.