

*Housing*

Investment in a home is the biggest investment a person ever makes. It takes more of an individual's income than any other single item. It becomes the cornerstone of his life. He buys it because he believes it gives him stability. The government has systematically eroded that belief, however. Over the past three or four years the government has allowed what was once a legitimate aspiration, attainable after a reasonable amount of hard work, to become nothing more than a dream, and in some cases a nightmare!

I want to suggest to the minister that of all the responsibilities he could have been given, this is the single most important responsibility in government today. The minister has an opportunity to rise above the stupidity of petty politics and show that he is capable of giving leadership. He can provide the people of Canada with some hope for the future; he can assume responsibility that neither he nor any predecessor has shown any willingness or ability to assume. He can state clearly that it is a principle of the government—which I think is supported by everyone in the House—that during the next 12 months we will find a way to return to the people of Canada the opportunity to acquire a home that they can afford and pay for during their lives.

**Some hon. Members:** Hear, hear!

**Hon. Ron Huntington (Capilano):** Mr. Speaker, I am rather pleased to follow the hon. member for Hamilton Mountain (Mr. Deans) whose oratory and humane views deserve great attention.

A dilemma faces the Canadian people, particularly new family units and people coming out of school, who are looking for work and dreaming of raising a family in the comfortable environs of a private home. All this is at stake in this debate.

I was fascinated by the hon. member's remarks. This past year I have spent many hours wondering why the way I want to see the problem solved is so different from the way members of the New Democratic Party want to solve it.

The more we go to a structure in our state; the more we remove the incentives and initiatives that are magic for making people work and dream and take risks, the more we become stuck in the swamps of inactivity and bureaucratic disinitiative. I think these are the things we are concerned with when we debate Bill C-89.

In his early remarks the hon. member for Hamilton Mountain spoke of his and his wife's early struggles to create a home for their three young children. I think most of us have a similar story to tell. Mine is rather different and it predates his by some years. I came out of the war married, with a child, and pretty soon there was another one. In those days things were hard. One had to finish an education to enable one to earn some level of income beyond that allowed by the Department of Veterans Affairs. In those days the government had some very desirable programs of which we seem to have lost sight. There was the Veterans' Land Act for returning veterans who were trying to resettle in private homes. In addition, the central mortgage and housing corporation was a Crown corporation of which every person could be proud.

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Today, after a decade of total, arrogant mismanagement of the corporation and of the resources of Canadians, we are dealing with an absolute national disaster. The incentive has been removed from the system. Any desire or initiative to save or create for oneself has been removed from the system. Any fiscal policy which would allow a person to be self-reliant and proud of his own creation or of the fact that he acquired and built, in one way or another, a home on a piece of property, was able to afford it and to provide his spouse, family and himself with security and self-respect, is gone because of the fiscal policies the Liberal government has delivered to Canadians. Professor Flores of England made a statement which I think applies to the debate on this housing bill. After years of socialist and labour governments in Britain, he said that the private sector could be defined as the part of the economy which the government controls, and that the public sector is the part which nobody controls. This is the dilemma which Canada is in today. They mushroom our Crown corporations, take away tax points from the private sector and force everyone to come cap in hand to rows and rows of desks with bureaucrats sitting at them, to ask for permission to do this and to ask for a grant to do it.

**Mr. Benjamin:** And bank managers.

**Mr. Huntington:** If bank managers and the system were left alone, with the correct fiscal policies they can serve and deliver a degree of self-reliance which no government bureaucrat or government minister can deliver to anybody in any country anywhere at any time. The incentive system is the magic which makes people work. Hon. members shake their heads and shout "dinosaur". They just have to look at the history of Britain during the post-war years to see its dilemma. Its state-owned industries are collapsing. Most of them cannot even cover through revenues their wage costs. They have forgotten that the welfare state which they build and demand to have must come from the creation of wealth. We cannot sustain the very enviable social programs of this country very much longer unless we direct our efforts and our minds back to the creation of wealth so that we do not lose what we have. The pension system is not funded properly. It is at risk. Just about everything we have is at risk. We have a government which spends so much in non-wealth creating activities and in social programs that it has to borrow to pay interest on the loans it borrowed last year. It is like a cancer which grows and grows and destroys the spirit of the nation.

As the hon. member for Hamilton Mountain said, Bill C-89 is a stopgap measure. It does not resolve existing housing problems in Canada. It does not get to the heart of the problem. Canada needs some 220,000 new housing units each year, and we are discussing a bill which will give \$7,500, interest free, for 15,000 units across the country. This will not even resolve the existing housing shortage problem in the city of Vancouver from which I come. In 1980, only 159,000 units were built under the government's policies. In 1981, only 178,000 units were built. The latest Conference Board forecast