

committee would seriously consider reduced interest rates for young households eager to own a house of their own.

These are the reasons for which we accept that this bill be passed on second reading and be referred to the Standing Committee on Health, Welfare and Social Affairs. We ask the Central Mortgage and Housing Corporation, which is a public corporation, to set an example for banks and all other private lenders by establishing a minimum interest rate for mortgage loans for all those with an annual income of less than \$15,000. Finally, we would like all new owners of single family dwellings to be allowed to deduct from their income tax their interests, their municipal and school taxes, a devaluation of at least 10 per cent and maintenance costs. We are only asking for the same favours that the government has always granted to large builders of apartment buildings.

Also, we would like the assistance granted to municipalities to be a direct grant on the capital invested and we would like the municipalities to be able some day to borrow money from the central bank at administrative rates instead of always doing business with commercial banks which, in reality, are the banks of the private sector. This way the assistance provided to municipalities by the government would not be another way for municipalities to get deeper in debt.

Madam Speaker, it is not sufficient to add a few millions for housing. It is not sufficient to say: Well, we shall vote \$100, \$200 or \$300 million for housing. What is important is to know who will benefit from these millions. This is what we shall probably find out during the third reading debate, once the bill has been studied by the Committee and once the amendments which will make it more acceptable for the population in general and those who truly need a home at the present time have been included.

We are now saying: We will encourage large builders, or even multinational corporations to build rental housing. What people want is not to be tenants, but homeowners. That is the aspiration of a family. It is not with this bill that we shall meet this greatest of all aspirations. This is why I wish the bill will be amended. For the time being, we shall simply allow the bill to be passed on second reading.

[English]

**Mr. F. Oberle (Prince George-Peace River):** Mr. Speaker, this is not the first time this year that we have had occasion to speak on the important subject of housing. I continue to be amazed by the fact that it is possible to deal with this important issue so many times and yet accomplish so little. If one looks around the chamber this afternoon, one may be able to get an answer to that question. The Minister of State for Urban Affairs (Mr. Danson) is not able to be here. I do not know where he is. I understand that the president of Central Mortgage and Housing Corporation—

**Mr. Blais:** The minister is in Vancouver.

**Mr. Oberle:** Oh, he is campaigning in Vancouver. That is a very good pursuit.

**Mr. Blais:** Madam Speaker, I rise on a point of order. The Minister of State for Urban Affairs (Mr. Danson) is in

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Vancouver dealing with the matter of Habitat which is one of his ministerial responsibilities.

**Mr. Oberle:** If anything needs to be dealt with, it is certainly Habitat. I wish the minister a lot of good luck and good fortune in his dealings with the mayor and officials of Vancouver. Perhaps he will inform them of the government's intentions with regard to Habitat, because there exists in Vancouver and in many other areas of western Canada a great deal of confusion about the minister's intentions.

Perhaps it is not fair to refer to the minister's absence this afternoon. However, not only is the minister absent but so are the president of Central Mortgage and Housing Corporation and the deputy minister of the Department of Urban Affairs. I understand he is in the United States at a place called Key Biscayne checking out the existence and functioning of condominiums. I am sure that will help the housing situation here. Another reason for the housing problem in Canada is that the minister and the deputy minister do not frequently communicate with each other. Even if a message were reported by the minister or his parliamentary secretary, I very much doubt whether it would make it all the way to the powerful office of the president of the corporation.

● (1610)

There was a debate on this matter last February, during which quite a number of interesting and most constructive proposals were put forward which could have been included in the bill now before the House. The only positive thing I have heard said in this debate was by the Liberal backbencher who spoke a short while ago. As I do on every occasion, he identified the real villains in the housing field in Canada, namely, the financial institutions and the large urban developers who get the biggest share of the pie and direct this country's housing programs.

**Mr. Nystrom:** Friends of the Tory party.

**Mr. Oberle:** Those kind of people are more readily identified with the New Democratic Party. It is not very long ago that the NDP supported the government in this House. One would have expected the minister and his officials sooner or later to recognize some of these proposals and implement them.

Rather than rehash the proposals made during the last housing debate, I should like to say something about why the housing minister and his department are not geared to finding more positive solutions. I am not saying there are no positive aspects at all to this bill; I want that to be quite clear. There are some good proposals in Bill C-77. Clauses 6 to 11, for example, provide for federal assistance to provinces and municipalities for the installation of sewage and water services. Assistance is provided now, and this is a further extension. This was called for by members of the opposition for years. It will permit municipalities to become eligible for Central Mortgage and Housing Corporation loans for the installation of trunk sewers and other facilities which smaller places in rural areas in mid and northern Canada do not have the resources to construct.

Clause 12 provides for the making of loans to provinces or municipalities for up to 50 per cent of the cost of