

*Housing*

**Mr. Deans:** That is fine. I am talking about rental accommodation too, and they are not even in that. It is a sad situation when the minister does not know that, but I will accept it as simply an oversight on his part.

Of all the things we have the ability to do in this country and of all the undertakings we have the ability to undertake, without any outside help at all, I suspect, we could, if we had to, feed ourselves, house ourselves and, if we wanted to, meet our energy requirements. Those are the things we have the ability to do in this country, and we have the ability to do them because this country is inherently rich in all of the necessities to provide for those three things.

There are many other things we can do, and I admit that. There are many other services we can provide. We can provide a better level of health care. We can provide a better level of education. We can do all those things, but in terms of the fundamental needs of people, we can heat them in the winter, we can house them year round and we can feed them year round, because in this country there is everything needed to do those things. A government which cannot mobilize those resources in such a way as to guarantee that the public of the country can have access to all three within their ability to pay does not deserve the name of a government. That is what I find so distressing about the attitude this government takes. That is what I find so upsetting about the attitude this government takes.

When I started out I told the story of how things have deteriorated from 1963 to 1982. I explained—I think in the most lucid terms—what has occurred in the country during that period. It is not that wages have not risen by a reasonable amount, because I think by any standard wages have risen—at least in the occupation I was speaking about—by far more than any single individual living and working in 1963 would have anticipated. However, the price of accommodation and the financial burden of carrying it have risen far beyond what anyone, no matter who, could ever have anticipated. They have risen far beyond what anyone in the country can afford, far beyond what anyone in the country should be asked to tolerate and far beyond what anyone in the House of Commons could ever explain to the electorate which sent him or her here.

My attitude in this matter is simple, and I will put it to the minister quite frankly. The bill he has put before us is another step along the way to a further deterioration of the housing situation in the country. It is another stopgap measure, another attempt to fill a hole with a small peg. It may stem the tide a little, it may keep the water back for a moment or two, but the problem is the government's fundamental attitude toward accommodation—its unwillingness to commit itself to accommodation for people at a price they can afford. There can only be one answer to that, Mr. Speaker, and it cannot possibly be that the banks reduce their interest rates from 19.5 per cent to 17.5 per cent over five years if they feel they will make enough money at that level. Dammit, man, no one should be asked to pay the price people are being asked to pay today by the financial institutions of this country!

● (2040)

At some point in the near future—and you can see it happening now; you do not have to be a mathematical genius either—the only people able to buy homes will be the very, very wealthy. As far as the rest of the population is concerned, it will mean doubling up, tripling up, quadrupling up—it will mean living in basements and attics. Those conditions existed years ago but were eliminated as a result of the systematic efforts of a large cross-section of the population. We built a better and more suitable society of communities where people could live with a sense that they were going to grow together, provide for their families, and have the amenities of social services, educational facilities and health care facilities. We built a society where people would be able to work and live together and acquire for themselves—for their old age, if you like—the security that they would not be required to earn at the level of their working years forever.

I say to any hon. member who cares to listen that it is very frightening to think that today a young person can buy a home, enter into an agreement and then, at the time of resigning the mortgage, find—as was the case with the Royal Bank—that the lender has brought in a scheme to reduce his payments to the point where, at the end of the year he owes more than he did at the beginning of the year. Yet the Minister of Finance had the gall to rise in his place and commend the bank for finding a way to put people even further into debt.

What possible hope is there for that young family, with the parents at age 26, 27 or 28, which decides to buy a home? When they reach about 70 years of age and no longer can find jobs, they will still owe half as much as they did when they first bought the home 40 years ago. How will they ever be able to set money aside for the time when they can no longer work? How will they ever be able to set aside the capital that will allow them to make the payments on the mortgage which are rising at the whim of the people in the financial institutions in Toronto, Montreal, Vancouver and other parts of the country? The more you think about it the more depressing it becomes, Mr. Speaker—the more agonizing it is and the more difficult it is to understand.

I say to the minister, and through you to the government, Mr. Speaker, that if there is one area in which they have a prime responsibility to act, this must surely be it. Can the minister not find it in his heart to understand that accommodation for people is not something to be played around with or left to the whim of a few investors and their advisers—that it is not something that can be left to chance? In a modern, sensitive, sophisticated society it is not only possible but necessary that government set the guidelines to guarantee that people will be able to find accommodation and pay for it in their working lifetime.

**Mr. Benjamin:** And not just to make a buck.

**Mr. Deans:** And not, as my colleague says, just to make a buck.