

Mortgage Financing

When we were supposed to have some extraordinary legislation allowing the construction of a greater number of dwellings and meant to improve the availability of housing for those families, the conditions are as follows:

The housing stock in Montreal has increased by 47 per cent between 1961 and against 1971 against 60 per cent in Toronto. While the number of individual dwellings is increasing more slowly than the number of apartments—

—the large apartment buildings where people are shut in—

—in other Canadian areas, the contrary is true in Quebec; however, a reversal of that trend has recently been noted. The number of housing starts in Quebec between 1961 and 1971 has been lower than the national average.

If the present trends are maintained, the increase in number of households in Quebec will remain substantially stable, that is 52,000 a year up to 1986; in Ontario, it will increase from 92,000 a year between 1971 to 1976 to 119,000 a year during the period of 1981 to 1986—

Mr. Speaker, that is the context in which Bill C-135 will be applied.

Those are the facts; I am not making them up. They are from the Minister of Regional Economic Expansion. After all the efforts of the former minister of Regional Economic Expansion and those of successive ministers, those are the results.

Mr. Speaker, still too many Canadians do not have access to ownership, particularly those on low or fixed income, older people, unemployment insurance recipients, social welfare recipients and so many others. It was said earlier that over 248,000 families in Quebec did not have access to ownership.

Well, Mr. Speaker, I want to say to the minister that as long as he will sponsor finance-dictated bills encouraging a system of indebtedness for Canadians and increased profits for those profiteering companies he will prejudice the normal evolution of a normal society that is there to allow every citizen to have a decent home.

Mr. Speaker, it is time to understand that the problem is not one of knowing whether the interest rate would be 7¼, 6 or 3 per cent but one of realizing that in order to pay back that interest of 7¼, 6 or 3 per cent, Canadians must have an adequate income, and as long as those who help finance make money to the detriment of small people who do not have the means to increase their income are allowed to continue to do so, we will be faced with an extremely serious housing problem.

While I am at it, I would also like to say to the minister that there would certainly be grounds for an in-depth and serious inquiry into the questionable practices of Central Mortgage and Housing and certain contractors. Mr. Speaker, dog houses are being built with their co-operation; houses crumble down, houses where construction is clearly at fault and inadequate, small houses that cannot be heated in winter, and that are being built here and elsewhere, especially in Quebec; I know at least that in Quebec, this is so. It seems to me that the minister could do more, he who is responsible for that Crown corporation. He could see to it that the standards of that corporation are followed, that the homes where Canadians will live are truly comfortable and of reasonable quality.

[Mr. Fortin.]

Mr. Speaker, if anything must be done, let us do it well and tackle the real problem. First, the sales tax on building materials imposed by the federal government ought to be abolished if we really mean to get better homes built and made available to more people. Secondly, new sources of funds should be created through CMHC by having recourse to the services of the Bank of Canada. If governments can turn to the chartered banks to finance their housing programs, why can they not do it by calling upon the institution that belongs to all Canadians, the Bank of Canada?

● (1720)

In closing, Mr. Speaker, I urge the minister to give special attention to those areas where slums, unsanitary, inadequate and even revolting housing conditions prevail, and as a matter of urgency to set up programs that will enable these people to move either into 15-floor apartment buildings or into single family dwellings.

It seems to me that this government like, the previous ones, have failed utterly with regard to that problem of special importance to our large urban centres. We know that large urban areas will continue to grow and expand to the detriment of rural areas. We must now establish, urbanization programs which will respect human beings, which will allow Canadians to live adequately in respectable and acceptable homes.

At present, Canadians are forced not only to reimburse two or three times the initial value of their home, but governments do not check the quality of these homes and do not see to their improvement.

Finally, it seems to me, and I would like to tell him in a sincere way, that current programs to help owners improve their home are plainly insufficient and do not agree with reality. Many of our fellow citizens would like to improve their property, their original investment, but credit charges are excessive and these people are forced to forsake it and let their home deteriorate. Here again, it seems to me that the minister would be more than welcome if he tackled this particular problem of improving existing buildings and especially the financial problems it involves.

[English]

Mr. Deputy Speaker: Order. I would advise the House that if the minister speaks now he will close the debate on second reading.

Hon. Ron Basford (Minister of State for Urban Affairs): Mr. Speaker, I will be very brief so we may vote before six o'clock pursuant to the order of the House. I want to make a few remarks about some of the debate we have had.

First of all, I am extremely indebted to my colleague, the hon. member for New Westminster (Mr. Leggatt). Nine out of the ten speeches in the debate today and yesterday have come from members of the New Democratic Party, and I am indebted to my hon. friend from British Columbia for pointing out that he joined the debate because he did not know much about housing, and judging by the other speeches, nor did any of the other members. As I say, I am indebted to him for that perceptive comment on the speeches of his colleagues.