

Mortgage Tax Credit

measure intended to facilitate single unit home ownership will meet with my support. Yet, I think that this measure should be integrated into a more general family policy.

Mr. Chairman, we have heard during the debate all those grand theories for and against Bill C-20. It has been said that it is a discriminatory bill. I should like to remind my hon. colleagues that all bills that the House passes discriminate against parts of the population or particular groups of citizens, and I will give as an example the measure we passed to make sure that those people over 60 years of age who are entitled to the spouse's allowance will keep receiving the allowance until they are 65, after the death of their pensioned spouse over 65. That measure discriminates against all single persons between 60 and 65 years of age, but that did not stop the House from supporting it unanimously.

So this is a similar case. It is a tax cut intended for a particular group of Canadians who are or will become owners of single-family dwellings. Some have said that the legislation puts at a disadvantage some provinces where the number of home owners is not as great as in others. That is why I thought of moving an amendment, or rather two amendments, to change the proportion of tax credits applicable to mortgage interest and property tax. When we come to clause 2, I intend to ask the minister to consider the possibility—I would appreciate it if the minister listened carefully to what I am saying—of reducing the tax credit in respect of mortgage interest to \$1,000 from \$1,250, and of increasing the tax credit in respect of property tax to \$500 from \$250, thus leaving the allowable maximum the same as it is now, at \$1,500. That would help more the Atlantic provinces and Quebec where more people own homes that are mortgage-free or almost completely paid.

So a higher tax credit for property tax would be, I think, much fairer and would not affect future government spending.

Mr. Chairman, with regard to housing and single-family dwellings, there is some concern, and rightly so, about the future of single-family homes in Canada. Only recently, the Quebec provincial home builders Association at its convention held in Chicoutimi, I think, spent a whole weekend looking into the future of single-family homes, in Quebec in particular, all the more as the majority of buyers of this type of housing are in the 25 to 44 age group. Most are young couples with or without young children or who intend to raise a family, of course, in the best conditions possible. I think we might have erred in our housing policy in that large housing projects have been promoted rather than smaller single-family or multiple family dwellings, with the result that there are now terrible social problems in those large projects. There are communication, public transportation problems, the solution of which requires millions, if not billions, of dollars. As to the single-family dwelling, it causes the least social problems and no congestion in downtown areas because they are located mainly in the suburbs.

[Mr. Comtois.]

I should also like to deal with the situation of tenants who are ignored in this legislation, but it is a comfort to think that the minister responsible for the Canada Mortgage and Housing Corporation stated a few days ago that he was in favour of housing subsidies for senior citizens. It is perhaps the group of tenants that are the most penalized at present by rental or heating costs, energy costs in general and the cost of living. If the government wants to go further in that direction, it will surely get the support of my colleagues on this side of the House.

Mr. Speaker, it is easy to say this legislation is going to cost \$2 billion or \$2.5 billion in four years. It is more difficult to try to figure what this legislation may save in social allocations, in unemployment benefits and other government expenses when we know that in Quebec alone more than 150,000 unemployed are looking for work in the housing sector. If this measure is going to boost housing construction, I think it represents a step in the right direction even if it is a small step.

I would like the government to examine the question of public transportation in the big cities and their suburbs in order to reduce the costs incurred by single dwelling owners. As I said earlier, they tend to live in the suburbs of big cities where the atmosphere is more favourable to raise their families. It should be part of a global policy which the government should examine without delay. We need answers that will be of real interest to the whole population.

Those who think that single-family dwellings are more expensive in the way of infrastructure are either misinformed or inexperienced. There may not be too many members here who in the past had an opportunity to plan, develop and build a municipality mostly made up of single-family dwellings. This was part of my experience, and I can say that infrastructure costs were lower than those in large centres or housing projects, and social problems in my town are much less acute than in larger cities.

Those are some of the reasons why I supported the bill. I feel that the tax credit approach can be handled with a minimum of intervention by officials and will not create an unnecessary and costly bureaucracy. It is simply a matter of completing an income tax return and adding mortgage interests and property tax receipts, and from then on computers take over.

The Minister of Finance suggested he would not accept amendments that could change the nature of his bill or the nature or make up of income tax returns. I say to him that all that is involved in the amendments I shall be moving to clause 2 is a transfer of amounts, and the only thing to do is to change the computer program. There will be no need to change the income tax returns which are already printed and will be sent to taxpayers within a few weeks.

Mr. Chairman, this is what I had to say, the few explanations I wanted to give to hon. members and to my constituents who also support the bill. Since we heard all sorts of comments