

*The Address—Mr. McDermid*

ment says "current rates" which are 20 per cent, and what is the government doing to help? Nothing.

We hear all kinds of statements from the Minister of Public Works (Mr. Cosgrove) that he has four or five proposals before him. He received one from our commissioner of social services in Brampton, which was very, very close to the Progressive Conservative mortgage and property tax credit program. He thought that was an excellent program. It just had a different name on it. He has had three or four others presented to him as well, and he thinks they are grand too. However, then we heard from the Minister of Finance (Mr. MacEachen) that he cannot do anything to help these people. Oh, he has talked about perhaps increasing the amortization period from 25 to 40 or 50 years so that the payments are not quite as high. That is a slight help, but it is not good enough.

Today I am speaking on behalf of those people who have stayed in the AHOP homes, whether they be high rise or townhouse developments, and I am asking the government, through CMHC, to come in and take a look at the situation into which it put these people. I am asking the government to give these people some genuine help. I have met with many of the condominium associations, and one thing which is concerning them greatly is this AHOP second mortgage at current interest rates. I am asking the government today to consider putting the AHOP second mortgage payback on a much longer basis; rather than five years, it should be extended to ten years. I am also asking the government to waive the interest on that second mortgage. I do not believe in giveaways, but the reason I am asking for that is that these people were sucked into this program. They were enticed into this program.

**Mr. Munro (Esquimalt-Saanich):** They were conned.

**Mr. McDermid:** They were conned and seduced into this program. They all say that. If anybody picks up a Toronto newspaper over the weekend and takes a look at it, he will find that the government is still at the same game of selling units for \$90 down at \$245 a month on 8 per cent mortgages. Nothing is said about paying it back in five years. There is nothing about AHOP assistance. It is just a great come-on. Why is the government continuing this program?

The government is going to be leading young families down the road to destruction, and I see it. They are in my office every weekend. I go out to their homes, and they have made beautiful homes out of these places. These places are their homes, and they are trying to raise their families, but they look at going from an 8 per cent first mortgage to a 17 per cent first mortgage and those AHOP loans which they have to pay back at current interest rates. It is frightening, and I am pleading on their behalf that the government take a very long and hard look at this and do something about it quickly. That is all I am asking. I am sorry that the Minister of Public Works is not here today to hear me, but I trust that those who are here will pass that plea on to him on my behalf.

I hate to put in a plug, but I have here the Sunday *Sun* home section. A nice new condominium in my community

under AHOP is advertised. The cost is \$43,000 for a three-bedroom unit, which is very nice. The story here is that the other three towers are sold out. Well, that is partially true. They have been sold out—

**Mr. Munro (Esquimalt-Saanich):** So have the people.

**Mr. McDermid:** —but now they are 50 per cent vacant. CMHC has decided that it is going to sell those units, but it will not sell those units until this last tower is filled. Once this tower is filled, CMHC will sell the other units at about \$10,000 less. CMHC is sitting and waiting now until this tower is finished.

The government should admit that AHOP was nothing but a program to sell homes. It was not a program to provide homes for families but a program to sell homes for builders, and the misery and uncertainty which have been caused are now coming home to roost. The five years are just up now, and I plead once again with the government that it take a very long, hard look at this situation. If it does not, there will not be four in ten vacancies; there will be ten in ten vacancies, and the government will cause untold misery for families not only in my community but also in the community of the Minister of Public Works, Scarborough. There will be misery for people in the community of the housing critic, Orillia, and for people in the community of the new hon. member for Mississauga North (Mr. Fisher), who should be speaking up about this.

I will close on this point by saying to the government that I hope it will have an answer in a very short period of time so that we can encourage these people to stay in their homes and to raise their families.

The next thing I would like to talk about for just a moment, if I might, is the referendum which is coming up in Quebec. As an Anglophone from Ontario I cannot speak with much authority on what is going on in Quebec, but I think I can say what I feel in my heart, and that is that I do not want to see Quebec leave confederation because Quebec is as much a part of me, an English-speaking Canadian from Ontario, as is any other province in this country. Quebec is important to me as a Canadian, as is Alberta or B.C., and I do not want to see Quebec separate.

**Mr. Nystrom:** What about Saskatchewan?

**Mr. McDermid:** Yes, definitely Saskatchewan. That is where my mother's family is from.

**Mr. Nystrom:** Hear, hear!

**Mr. McDermid:** Thank you.

**Mr. Knowles:** How did you become a Tory?

**Mr. McDermid:** It was not hard to become a Tory, believe me, and with what is going on today it is not hard to stay a Tory either. I see the parliamentary secretary, the member for Ottawa Centre (Mr. Evans), testing the water here as well.