

*Housing*

**Mr. Kelly:** What are your policies?

**Mr. Beatty:** Mr. Speaker, I started by pointing out the fact that there is a serious crisis confronting every Liberal member today. Will they remain silently complicitous like the hon. member for Scarborough Centre, or will they have the courage to speak out on behalf of their constituents? Will they, for example, propose the mortgage interest tax credit we proposed and they opposed, or will they sit quietly while their constituents have their homes taken away from them? Will they do anything about the energy tax credit?

You will remember complaints by government members about the 18 cents a gallon excise tax on gasoline which they said was punitive. The Liberal candidate in my constituency stood on Highway 10 every morning with a sign saying, "Vote against 18 cents a gallon more". What has happened, Mr. Speaker, to gas prices since the Liberal Party returned to office?

**Mr. Mayer:** Eighty cents a gallon, that is what happened to it.

**Mr. Beatty:** What happened to the energy tax credit which was going to give relief under the Crosbie budget? Again, they are quietly complicitous on the government's policy. Did they speak out when the government imposed a tax upon heating oil which was exempt under the Crosbie budget? Did they speak out when my constituents were hit by that?

**Mr. Kelly:** We are not subsidizing oil.

**Mr. Beatty:** They remained silently complicitous again.

**Mr. Mayer:** Duplicity, not complicity.

**Mr. Beatty:** The hon. member for Scarborough Centre again shrugs it off and says, well, this is not his concern. He is not prepared to subsidize that. Well, I say to you, Mr. Speaker, that ordinary Canadians are concerned. They find the policies of this government are hitting them in their home, their place of work, and they are threatening to challenge the Canadian dream: The ability of Canadian families to own a home of their own.

**Mr. Mayer:** That is right, Liberals have no principles.

**Mr. Beatty:** Mr. Speaker, the choice confronting the hon. member for Scarborough Centre today, the choice confronting all members of the Liberal side, is: Are they Canadians first? Are they prepared to put the interests of their constituents first, or are they members of the Liberal Party first? Will they speak out on behalf of their constituents, or will they serve only as the government's representatives to their constituencies, to try to apologize for what the Minister of Finance has done and to try to explain the inexplicable, to try to explain that it is in the national interest that jobs should be lost, that Canadians should give up their homes, businesses and farms? Which will they do?

The member who spoke before asked whether we were going to vote against the bill. The answer is no, we are not opposed

to band-aids but we say they are not adequate. The hon. member knows that this bill provides a perfect opportunity for him to speak out on behalf of his constituents because there is no threat. At other times they say, "I cannot speak out because if I do it will threaten the survival of the government. If I speak out on the effects of this government's policies, that could be considered a vote of non-confidence and the government could be defeated." They know this bill will be passed, and it will be passed relatively expeditiously. Do they have the courage to stand up and say on behalf of their constituents, "This is not enough. What the government is doing is offering palliatives instead of solutions to the pressing problems of Canadians." Or will they again sell their constituents short? Will they again refuse to speak on their behalf?

That is the choice which confronts the members of the Liberal caucus today, Mr. Speaker. We will see over the course of this day and this debate whether they are prepared to speak up on behalf of their constituents. Thank you, Mr. Speaker.

**Some hon. Members:** Hear, hear!

**Mr. Tom McMillan (Hillsborough):** Mr. Speaker, like other members I am pleased to participate in debate on Bill C-89, an act to amend the National Housing Act and the Canada Mortgage and Housing Corporation Act, but I hasten to add that my pleasure is not derived in any way from any sense that this is a quality bill. If the government has, in some fashion, come up with this as a piece of legislation which will answer the serious question of the dire straits in which Canadians everywhere find themselves in regard to housing, then this bill is a pathetic one. It is a pathetic response to a housing crisis by a pathetic minister in a do-nothing government.

The bill sets out to do a number of things. First, it purports to provide legislative authority for a mortgage interest deferral plan as outlined in the budget. In fact, Mr. Speaker, the plan allows individuals faced with higher mortgage payments to borrow money from financial institutions to meet those higher payments. It is not an innovative program, it is nothing new, bold or imaginative. It is nothing less than a poor cousin to, or variation of plans, already operated by the major banks such as the Royal Bank or the Canadian Imperial Bank of Commerce. The government has stolen an idea from the banks, and in some respects the banks are part of the problem, not part of the solution.

This provision in Bill C-89 is wholly inadequate in a crisis which is causing hundreds and thousands of Canadians great hardship. In the case of the government's proposal, Mr. Speaker, as distinct from the bank's parallel program, an individual now faced with mortgage payments in excess of 30 per cent of his gross income can defer the excess amount for a time. The difference between the 35 per cent or 45 per cent of gross income he is paying on his mortgage and the 30 per cent which the government defines as the appropriate amount can be deferred with some government help. However, it is not a handout, a gift or a subvention from the treasury to help these people. It is, rather, a way of simply adding to the principal of