

Government Orders

This government lacks faith in the Canadian people. It assumes that lack of money is a clear indication of lack of responsibility and lack of ability. Therefore, because people without money cannot be trusted to devise and maintain and administer their own housing, we must have people of merit evidenced by the fact that somehow or other they already have money to do that for them.

This is the fundamental bias of the government that is expressed in many of its programs and policies across the vast host of issues but is clearly set out in its approach to social housing.

The real tragedy of this is that they could not be more wrong. Anyone dispassionately examining the record of co-op and non-profit housing in this country versus the record of housing provided with government assistance through the private sector, especially tenant housing, cannot conceivably come away from such a dispassionate examination concluding other than that if you put the responsibility for their own housing in the people's own hands you will have a more responsible, better administered, longer life and better maintained housing than you will if you place them in a standard tenant relationship to some private sector landlord.

The record is so crystal clear in this regard that the government's decisions of this year flying in the face of that historic evidence begs credulity and cannot be attributed to the result of any kind of dispassionate analysis of the actual programs.

Therefore, when I conclude it is quite literally blindly ideologically motivated and in the long term will do great disservice to the people of Canada.

However, if I may conclude that digression and get back to Bill C-82, I would say again on the face of it, it does no harm and maybe some small good. Therefore, Mr. Speaker, it will enjoy our support.

Hon. Alan Redway (Don Valley East): Mr. Speaker, I am very pleased to have this opportunity to say a word or two with respect to Bill C-82 which is an act to amend the Canada Mortgage and Housing Corporation Act and the National Housing Act because as you know, I have rather a great interest in this area as the former Minister of State for Housing.

This bill does not make dramatic changes to either CMHC or to the National Housing Act but it does deal in a number of areas that I think are very significant.

• (2030)

As you know, on the one hand there are a great many Canadians who own their own homes. In fact, 63 per cent to 64 per cent of all Canadian householders are home owners. On the other hand, about 21 per cent of all Canadian householders cannot afford to own their own homes and need some sort of assistance to be able to live in affordable and decent housing.

Right now the federal and provincial governments, all taxpayers because the money does come from all Canadians as taxpayers, do assist about one-third of that 21 per cent of Canadians who need some assistance in their housing. Right now there are some 650,000 units of housing across Canada receiving that kind of assistance.

Clauses 18 and 48 of this bill deal with the assisted housing situation. In fact, clause 18 allows CMHC to go out and to get into the direct financing business in order to provide the money and the funds to finance that assisted housing, those 650,000 homes that are now provided across the country. Also, CMHC can find the financing for the other two-thirds of that 21 per cent, or 14 per cent in effect, of Canadian householders needing some further assistance.

Hopefully, the ability of CMHC to get into the direct financing of additional social housing will mean more assisted housing. I suppose in an indirect way it will provide that because the government faced with an enormous deficit and national debt has been trying to find ways to economize.

One of the ways it has been looking at is to have CMHC do the direct financing itself to try to cut down the financing costs in order to have the wherewithal to provide as much additional social housing as it has budgeted for in the next two years.

Without this ability, without this provision in the legislation I suspect there would even be a smaller budget, fewer funds available for assisted housing in the next two years at least than was indicated in the budget of February 25.

Clause 48 of course puts a cap on the ability of assisted housing builders, the non-profit organizations that are loaned money with a CMHC guarantee and then receive subsidies. It puts a cap on its ability to sell off those social housing or assisted housing projects without the consent of CMHC.