

When I think of how young people are struggling today with housing, it does not make me feel very happy. When I think of the interest rates and the high amounts that people are paying, and the total over-all payments with regard to their \$40,000, \$50,000 or \$60,000 mortgages, I feel we have a social responsibility to have interest rates of no more than 6 per cent. That is with regard to housing.

With regard to transportation, surely that should be the easiest job creating function of the government. It should be putting in millions of dollars to update the railway system across the country to develop a commuter system and to develop the relocation of railways. Then we would have an up-to-date policy. We would be saving energy and we would be leading the way.

With regard to the home insulation program, the so-called CHIP program, it really is a chippy program. Three thousand grants have been made under it, to date. Is it any wonder people say the government is not indulging in principles of equality and equity but is doing otherwise?

● (1512)

[Translation]

Mr. Adrien Lambert (Bellechasse): Mr. Speaker, opposition days may seem like wasted at times to the public. However, if our procedure provides for such opposition days, it is to allow parliamentarians to scrutinize a particular subject, and the procedure calls for this to be done by a motion censuring the government—it is a tradition that exists in all British-type parliaments and since our parliament adopted that procedure, it is normal that we should proceed in this fashion but in a rational and objective manner. Generally the motions are debated on those opposition days, but those motions deal with very specific issues, and they are generally serious motions.

I heard this week on another allotted day a member on the government side complain that the opposition often raises economic matters, unemployment. Mr. Speaker, members cannot be blamed for raising those issues very frequently, since it is a current problem—inflation is eroding the savings of those who worked hard all their lives, inflation is getting young people into debt for the rest of their lives, and those issues must be dealt with in order to find a solution, to change the methods used, as the speech from the throne suggested. Unemployment is the same thing, there are causes for it. One of the consequences of inflation is that in the area of construction under consideration today, in the area of housing, young people are concerned all across Canada and particularly in Quebec, in Montreal.

After the Olympic follies last year, the situation is much worse there than in the rest of Canada. Unemployment increased dramatically because construction declined both in my riding and elsewhere, and skilled workers are unemployed. Plumbers are out of work, electricians as well, young people can no longer borrow to build a home because they fear for the future. It costs four times the cost of a house to build a hopefully stable home.

Housing

It is not because the government does not have any housing policy, the CMHC has several excellent programs, but in order to implement them, non-profit organizations, individuals and municipal corporations must absolutely have the money required to take advantage of those housing programs, of those environmental public utility programs designed to make access to ownership easier and allow people to become homeowners without having to commit themselves for 40, 50 or 60 years. That is the flaw in our present system. Mr. Speaker, I will just give this one example not to criticize or for the sake of criticizing, indeed not, but because if we are to consider this issue, we should do it carefully.

What is happening in the area of housing? First of all, I wish to say this: Housing is a need for everybody and every family and it is also a right just as important as clothing and food. Therefore, if it is such an important right, I believe it is quite proper to take appropriate means to make sure every individual and every family of this country enjoy this right. As I said earlier, the Canadian government, the provinces and municipalities have taken all means available to them to enable Canadians to emphasize this right. But as the Minister of State for Urban Affairs (Mr. Ouellet) said in his remarks, municipalities have not got enough revenues to be able to take fully their responsibilities, to provide services that go along with housing such as water and sewage systems, highways and so on. He was right to say that municipalities cannot afford it and that there should be a provincial decentralization in their favour. I fully agree with that.

Not so long ago, the Central Mortgage and Housing Corporation, with its policy on housing, dealt with the Quebec Housing Corporation—I speak of the province of Quebec—and the latter dealt with municipalities for the building of nursing homes or low cost housing. Today the situation has changed. Why? Simply because municipalities did not have enough money to meet the obligations which were imposed upon them by the provincial government. Therefore, Quebec municipalities have given up their responsibilities, and today the Quebec Housing Corporation is responsible for the implementation of programs concerning nursing homes or low cost housing for middle or low income families.

What is happening, Mr. Speaker? I will give you an example which is taking place throughout Quebec, and not only in one specific case, but I believe it is the same throughout Canada. In order to build a nursing home three years ago the Central Mortgage and Housing Corporation contributed up to 90 per cent through a loan of \$537,863 at an interest rate of 10% per cent—if at least it had been simple interest but it was compound interest. The Quebec government has undertaken to reimburse the federal government the amount of \$2,880,862—five times the amount of the loan granted. Why? Because of the interest over a period of 50 years. Interest is therefore too high.

Many projects have been shelved; plans and specifications are ready, the population is waiting for the construction of those homes to start, but nothing is done because it costs too much. People who are to live in those homes have to pay