### Housing

the support of most people on this side of the House. We in this party think that housing is a priority item.

As you listened raptly to me before the dinner hour, Mr. Speaker, I was outlining some of the statements made by the minister with respect to his anticipation and expectations about policies to be brought forward by the government in the budget. I was referring to an article in the September 9, 1981 edition of the *Toronto Star* headed "Mortgage relief package is coming, Cosgrove predicts". I was going to try to quote from it in a dispassionate way. The salient parts of that article and the quotations of the minister should give some idea of the expectations that Canadians have of this government as to what it is prepared to do in the context that I set out at the beginning of my remarks.

**(2010)** 

### The article says:

Federal Housing Minister Paul Cosgrove won't say what his short-term proposals for relief from record mortgage rates are but he is confident the federal cabinet will adopt them because a near shutdown of the multi-billion housing industry is their only alternative.

"The interest rates, where they are now, are a very poor omen for the construction industry," Cosgrove (L-York-Scarborough) said in an interview yesterday.

# He went on to say:

... and if the high rates continue without relief from Ottawa, Cosgrove forecast: "people will not buy, people will not build. The industry tells me that. I believe it."

#### The article went on to point out:

Cosgrove isn't deterred by Finance Minister Allen MacEachen's recent statement that alleviating high interest rates was not a government priority.

The minister went on. The response was positive. The minister was taking this firm position on behalf of the government, and I think that many of us on this side of the House thought the man was trying to do something for Canada and we should support him if we could. We thought we should look forward to the provisions of his new policy which was coming forward.

A headline in The Ottawa Citizen dated September 17, 1981, stated: "Rental building may get boost in next budget". It is an article by Jim Robb, a Citizen staff writer in which he says:

Major new measures to boost construction of rental accommodation could form part of Finance Minister Allan MacEachen's upcoming budget, a number of federal officials said Wednesday.

Housing Minister Paul Cosgrove emphasized Wednesday that when the government says it will help only the hardest-pressed home owners, it means exactly that.

"The vast majority of Canadians will not be assisted," Cosgrove told reporters after the cabinet's day-long economic planning session at the government's Meach Lake retreat.

You can believe it, Mr. Speaker. That was only September 9 to September 17, a matter of eight days after the minister's first statement. What happened was that the minister considered where he was headed after his very impressive opening statement with respect to what the government would do.

On October 23, 1981, after a month to think about this, he decided to take a new tack and a new initiative. An article in The Ottawa *Citizen* dated October 23 had the headline "Cosgrove vows personal aid if home in jeopardy". This is an article by Don Butler, *Citizen* staff writer. He wrote:

Housing Minister Paul Cosgrove offered Thursday to intervene personally if there is "genuine concern" that a home owner may lose his house because of high mortgage interest rates.

That is a long way down from the impressive statement about the government's intentions which he enunciated a month earlier.

On October 24, 1981, the minister decided he should start again and try to petition more impressive aid for homeowners in Canada. An article in The Ottawa *Citizen* dated October 24, 1981, with the headline "Cosgrove wants emergency mortgage aid" stated:

Housing Minister Paul Cosgrove said Friday he wants the budget to contain even more emergency help for low-income home owners than they now get from Canada Mortgage and Housing Corporation.

#### The article also went on to say:

The Housing minister told the Commons Thrusday he is prepared to deal personally with hardship cases betwen now and the time the budget comes down if individual MPs can't persuade banks and trust companies to accommodate home owners in danger of foreclosure.

But he admitted to reporters Friday he doesn't really have much clout beyond the moral suasion that his ministerial rank can bring to impress hardnosed bankers and other lenders.

Here is another retreat, Mr. Speaker. If the situation were not so tragic, it would become almost laughable. An article in the *Toronto Star* on the same day, October 24, 1981, contained the headline "I can't guarantee anything, Cosgrove now tells home owners". It is an article by David Vienneau, the Ottawa correspondant. He wrote:

Housing Minister Paul Cosgrove says he can't guarantee that even his personal intervention in mortgage interest disputes . . .

# [Translation]

Mr. Cousineau: On a point of order, Mr. Speaker.

The Acting Speaker (Mr. Blaker): The hon. member for Gatineau (Mr. Cousineau), on a point of order.

Mr. Cousineau: Mr. Speaker, in the House it is customary to refer to someone by his department or constituency, but never by that person's name. I would refer you to what was said by Madam Speaker, as reported on page 8396 of *Hansard*, March 18, 1981, the gist of which is that a word that is unparliamentary may not be used even if it is being quoted from a newspaper article or—

## [English]

The Acting Speaker (Mr. Blaker): Order, please. I do not think the Chair needs to have those explanations. The hon. member may have referred to another hon. member by name, but I have been aware of his contribution to the debate prior to six o'clock and since eight o'clock and there is so little that is objectionable in terms of referring to hon. members by name that I could not find anything disagreeable whatsoever.