

# Federal housing program isn't a failure, Housing Minister Cosgrove tells McDermid

Federal Public Works Minister Paul Cosgrove rejected a claim Thursday by Brampton-Georgetown MP John McDermid that the Assisted Home Ownership Plan (AHOP) is a failure. Mr. Cosgrove told the MP during the daily Commons question period that of the



JOHN McDERMID

people who originally entered the program, only five per cent have been unable to continue. "I must admit there may be some isolated problems, but on the whole it has been a good program," Mr. Cosgrove said. AHOP allowed low down payments and provided loans to reduce mortgage payments for the first five years. The loans are to be repaid through increased mortgage payments after that time. AHOP owners

also face record high interest rates this year as their mortgages come up for renewal. Mr. McDermid told the Commons Thursday that four out of 10 AHOP units in his area are now vacant and being abandoned. "I have 4,000 units in my riding, 16,000 in the region of Peel, and...the residents of these units whom I talked to feel most strongly that they were misled by the govern-

ment into purchasing these units. You might say seduced," Mr. McDermid said. Mr. McDermid claimed the government is continuing to "lure unsuspecting families down the road to disaster within five years" by allowing the program to continue. Earlier this week, during debate on the Speech from the Throne, Mr. McDermid suggested the government extend the five-year period allowed

under the AHOP scheme for return of the second mortgages guaranteed by Ottawa. He also suggested the government waive interest applied to the 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."

Mr. McDermid complained that four out of every 10 AHOP units in the Peel Region are vacant, because the mortgage holders filed quit claims and moved out "in the middle of the night" because they were confronted with 17 per cent interest rates on first mortgages and 20 or 21 per cent on second mortgages. "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 has been caused is now coming home to roost," Mr. McDermid stated.

Unless the government acts on the problem, he predicted "untold misery for families" which have participated in the AHOP program.

## McDermid says government allowing CHIP rip-offs

Brampton-Georgetown MP John McDermid told the House of Commons last week that the government is allowing rip-offs under the federally-subsidized Canadian Home Insulation Program (C.H.I.P.).

Mr. McDermid told the Commons that many insulation installers are

applying \$350 worth of insulation "no matter what size space there is to fill, be it 600 square feet or 1,600 square feet."

He also claimed the subsidized program to improve home insulation has attracted companies "with no expertise whatsoever in the insulation business"

because the C.H.I.P. scheme is poorly designed and improperly policed and administered.

Public Works Minister Paul Cosgrove said the Metropolitan Toronto Licensing Commission is "actively reviewing" the insulation business operations.

"I can assure him we are

concerned about the problem and I hope to be able to respond that these matters have been tightened up," he said.

Mr. McDermid also said that small businessmen in the field are being squeezed out by large companies that are providing poor quality insulation to the consumer.

## Budget increase deficit, MP says

Herald Special  
The young people of today will end up paying for the government-assisted gas prices of today - which is wrong, Brampton-Georgetown MP John McDermid said in a criticism of the federal mini-budget announced last week. The Progressive Conservative MP called the federal majority Liberal party's mini-budget "irresponsible and taking the easy way out."

He said he was "very disappointed" in the budget because it will not help the federal deficit.

"How can you have faith in a government whose spending only increases the federal deficit?" he asked. "I feel badly that the young people will be paying for gas bills down the road."

"I feel that's wrong. Gas costs \$3.5 million more than people are being charged and the government is paying for the extra."

"We should be paying now instead of passing the burden to the future generations, and increasing the federal deficit to more than \$14.2 billion by the end of this year."

## ENGAGEMENTS

HOYLE - BARBER  
Mr. and Mrs. Harry Hoyle are pleased to announce the engagement of their daughter Katherine Lynn to John Paul Barber, son of Mr. and Mrs. Jack Barber. The wedding will take place on August 23rd 1980 at St. George's Anglican Church, Georgetown. 18c

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Monty Hyde  
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12:00 NOON, LOCAL TIME  
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for channelization of the Credit River in the Town of Halton Hills. The work includes supply and installation of gabions and excavation and realignment of 100 m of the Credit River.

Plans, Specifications and Form of Tender may be obtained at the Consulting Engineers' Office in Toronto, Ontario for the sum of Twenty-Five Dollars (\$25.00) which will not be refunded. Cheques to be made payable to the Credit Valley Conservation Authority.

Each tender must be accompanied by a certified cheque made payable to the Credit Valley Conservation Authority in an amount equal to at least 10 percent of the total tender bid and an Agreement to Bond for 100 percent of the total tender. The successful bidder must provide a Performance and Supply of Labour & Materials Bond for 100 percent of the total tender.

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