

I understand, however, that a bill somewhat similar to what I suggest, the Municipal Assistance Act, was passed in the thirties, providing money for self-liquidating projects. The rate was two per cent; I am told that not a dollar was lost in the province of Alberta as a result of the loans made under that act. I do not see any reason why a house should not be a self-liquidating project, if it is managed right.

I suggest that the act should provide for an organization similar to this: let the dominion call together representatives of the provinces and establish a dominion-wide agency which shall be responsible both to the dominion and to the provinces. Then let the provinces in a general way be given supervision over and apportionment of the money which would be advanced by the dominion government in response to the request of the municipalities for housing. Then let the municipalities plan for and supervise the building of the houses and of the repayment of the loans.

These are merely general statements but I believe they lay down a sound policy. Only the other day when the Prime Minister brought forward his health scheme he made a great departure from the past. He said in effect: we will grant money to the provinces with which to rehabilitate the health of their people; they can take the money and invest it or spend it, whichever way they see fit, only let it be remembered that they are to spend it for the health of the people. Why should not the same principle be applied in connection with housing? Surely housing is an important element in the health of the people!

I suggest that the following general guiding principles be laid down in the act: These are emergency principles not necessarily to be applied in future years after we have got out of the particular difficulty in which we now find ourselves.

First I would lay down the principle that all materials should be bought from the factory and distributed at cost. Next, all possible facilities should be used unreservedly. Aluminum for example should be exploited to the full as a building material. All technological skills recently discovered should be employed and applied just as we employed and applied them in conducting the war. We should use prefabrication to the fullest possible extent necessary in order to cope with the situation facing us. We should allow the underprivileged to build a step at a time.

I am sure all hon. members have seen young folks start out with a little lean-to; after they paid for it they built another little lean-to; after a while they built another lean-to

behind it, and in due time they had managed to build a house. In this way they were able to save rent and apply the rent to the building of a house, and they had the joy of building their own home.

This principle is sound. I do not think it is a good thing to have people get houses put right in their hands. One of the greatest joys I have had in my life was in building a house with my own hands, notwithstanding the fact that I did not know how it was done. There was fun in learning how to do it. There are thousands of our young folk who would be happy to build on that basis.

The objection will be raised immediately: Well, the cities have building rules, and they will not allow houses of less than a certain value to be built in certain areas. Very well. If the people in the cities are determined to put quality of housing before the needs of the people, they must make up their minds in that regard. In the meantime, however, if the cities insist on houses up to certain standards, why should not the cities, since they are concerned, prepare plans with the people who are to build, allowing them to use their own initiative under the supervision of the very best trained architects that can be found, and with their guidance? Let the couple start to build a house, beginning with the basement or part of the basement, having a definite plan, so that by the time they finish the building, over a fifteen or twenty year period, their home will be up to the standard required in the area in which they are building.

If the people in these select areas are so "choosy", if we may use that expression, that they cannot bear to see young people grow up in those areas, then it is terribly bad. But I do not believe there are many people in Canada who are so far removed from the facts of reality that they would persist in an attitude which would prevent young people from starting to build their own house.

The next principle should be the centering of responsibility for any hold-ups that may occur. Then there should be merciless publicity. Speaking from my superficial investigation of the problems that confront the minister, I can assure him that I know something about them, and I know they are mean, ugly problems. They range all the way from deliberate failure on the part of certain provincial governments to co-operate, people who should have better sense, right down to disinclination to co-operate on the part of little townships outside a city, and a great many other things—threats on the part of certain unions to refuse to work, and so on.