

Senator CRERAR: What effect will this have on reasonably good homes in a city or town where the owners say "I don't like climbing stairs. This house is 20 years old and I am going to take advantage of the opportunity given under Central Mortgage and Housing Corporation and get a brand new home, perhaps a bungalow style one." Say that he is able to do that. What effect will that have on the selling value of the house he leaves?

Mr. BATES: I do not think you can theorize on this very much. Each house is an individual unit. It stands on its own qualities, characteristics, its lot and the houses around it. Certainly if a mass of people in a block all move out from 20-year old houses you would see some depression in value.

Senator CRERAR: They would be difficult to sell.

Mr. BATES: That is right, but if it is merely one person moving out then the turnover is not of any consequence.

Senator DESSUREAULT: Do you have any surplus houses in any sections?

Mr. BATES: No, we have no surplus houses anywhere.

Senator DESSUREAULT: Including Quebec City and Montreal?

Mr. BATES: Yes.

Senator REID: I have four or five questions listed here that I would like to run through. I have a question bearing on page 3 of the brief. Have you anything to do with veterans' homes? I know you cover most houses.

Mr. BATES: No. The Department of Veterans Affairs looks after that.

Senator REID: Entirely?

Mr. BATES: Yes.

Senator REID: Is the type of house you build standard throughout Canada? Do they vary in any province? I ask that question because there are various types of houses to be recognized in each district. For instance, our houses out West, and in British Columbia particularly, are not entirely the same as those in the East. Are the standards established by Ottawa or according to the provinces?

Mr. BATES: According to the provinces; and there are great varieties. If you go through the housing development in Calgary and then go through the one at Scarborough you will not think they are in the same country at all.

Senator REID: What is a single-family unit?

Mr. BATES: A single-family unit is distinct from a duplex or a triplex or a quadruple. A single unit is for a single family.

Senator REID: How many rooms would a single-family dwelling have?

Mr. BATES: Two or three bedrooms. Most of them are three-bedroom houses now. At the end of the war the two-bedroom house was the typical sized one. The typical family was only one and a half and now it is three and a half, so three-bedroom houses are being built. Very few two-bedroom houses are being constructed.

Senator REID: On page 9 of your statement you say "For home-owner applicants, these areas include centres with populations in excess of 55,000; and a bona fide builder may apply in any area, regardless of population." I think that probably needs a little clarification.

Mr. BATES: Yes, I think it does. The reason it arose is that up until two weeks ago Central Mortgage and Housing Corporation, by Government decree, was not allowed to make a direct loan in any town with a population of under 55,000 persons. But two weeks ago this limit was taken off. I do not think it is too well expressed in the brief, but that is what is meant by saying we now can make loans in a town of any size.