

a loan in the municipality of Burnaby. I was surprised at that because, when the act went through, we were given assurance that there would be no discrimination in districts. Has the minister any information on the matter? If not, would he take this as a notice and look into the matter, because the complaints were made to me in good faith by those who went into Vancouver and made application to build under this scheme and were refused.

Mr. HOWE: I find it hard to understand that situation in Burnaby because we have 500 loans in one project in that municipality. However hon. members will notice that, under the amendments now being considered by the committee, the Central Mortgage and Housing Corporation has taken power to lend directly rather than through the lending institutions. This will enable the government, in appropriate cases, to make housing loans in any part of Canada, regardless of whether it is a part favoured by the lending institutions or otherwise.

Mr. REID: I am glad to have that information.

Mr. BLACKMORE: Is there any provision for lending money to individual builders? Suppose a man wants to borrow money on his own account and build his own house without the intervention of any agency whatsoever; has the government considered any measures whereby that sort of thing can be met?

Mr. HOWE: There are many loans of that type. Under the provisions of the amendment the government can lend to an individual builder directly, although in many cases it may be convenient to make the loan through a lending institution.

Mr. BLACKMORE: What are the terms upon which the government would lend money in such cases?

Mr. HOWE: Exactly the same terms as through the lending institution, a loan at 4½ per cent.

Mr. NICHOLSON: I gather that this legislation is designed to relieve the housing shortage and get more houses built. Can the minister give the results of the conversations and discussions between the lending institutions and the department and indicate the approximate number of housing units which are to be provided and their price range?

Mr. HOWE: I am sorry I cannot give the conversations with the lending institutions because I have not talked with any of them. The government is setting an objective of

80,000 completed houses in 1947, and we have every expectation of reaching that objective.

Mr. NICHOLSON: It hardly seems reasonable that this legislation would be brought down unless some use were to be made of it. I gather that there must be some interest shown by the lending institutions or we would not have this measure before us. Can the minister indicate where it is proposed to make use of the amendment and how many units are expected to be completed in 1947 and 1948 if this goes through?

Mr. HOWE: This legislation has been proposed by the government with the thought that it will assist in the building of low-cost housing and widen the range of those who are able to take advantage of the act. The principle of land assembly we believe to be important and the lending institutions agree with us. After all, the first requisite for housing is suitable land on which to put the housing. Our objective of 80,000 houses in 1947 has been set, having in view the ability of the construction industry to assemble materials and complete that number of houses.

Mr. NICHOLSON: Will the minister say how many municipalities in Canada have made representations to the government with a view to getting these benefits which will be available to lending institutions and indicate what sort of reception they have received? I imagine that if some municipalities had this sort of provision made for them they would be prepared to give an undertaking to build a specific number of houses. The hon. member for Halifax will agree that they have a labour problem and a housing problem in his district, and nearly every other large city in Canada is short of housing. I imagine that if this opportunity were afforded to the municipalities and they could be assured of the return of the principal invested in land and in improvements and a guarantee of two per cent on their investment, a great many municipalities would give an undertaking that there would be houses built in the near future. I understand that some municipalities have made representations with a view to getting these benefits. Would the minister indicate how many there have been?

Mr. HOWE: I have never heard of any municipality in the Dominion of Canada undertaking to build any houses. So far as I know, no municipality has.

Mr. MacINNIS: Perhaps I might say a word on that. I had a question on the order paper the other day, and the parliamentary assistant to the minister and the president