

on a very strict point system that can work for veterans. It depends on the number of months overseas, and the number of children in the family. The more children the more points. Various other service items enter into it. The result is that the man who can qualify with the number of points gets the house for \$22 a month, while the man who cannot qualify has to pay perhaps twice that. Hon. members say that is very unfair. I agree, but it is workable where you have military service which can be reduced to the point system. But how could it possibly work for civilians? You have 10,000, 20,000 or 100,000 subsidized houses to apportion fairly among the civilian population. That is the practical difficulty.

What would be the advantage of subsidized housing? I have already pointed out that money has very little to do with the houses we build. The hon. member for Parkdale (Mr. Timmins) made a great gesture. He said the government should appropriate \$100,000,000 to build houses. The government has been doing just that. Since the housing program was started in 1942, the government has actually invested something like \$283,000,000 for housing by way of loans and direct construction. Hon. members will find in the estimates this year something like \$78,000,000 for housing, which is in addition to the amounts appropriated through the Central Mortgage and Housing Corporation, covered by mortgages. Money is not the difficulty today. Any individual who wants to build a house can borrow probably up to 90 per cent of the cost of that house, if it is a low-cost house.

Mr. HARRIS (Danforth): Too much!

Mr. HOWE: I know; it is too much for prudence; nevertheless we hope to get houses built. Any city that wants the government to build houses has only to ask for it. The requirement is that the city must furnish the serviced land, provided that the cost of doing so does not exceed \$600. If it is more than \$600 the government pays the difference. The government of Ontario have intervened and they say that, while that may be too much for some municipalities, they will share half of the cost with the municipality. So in this province the cost of providing serviced land for houses has been reduced to \$300 per house, and yet we have no signs, as far as Central Mortgage and Housing is concerned, that that effort by the province has increased the number of applications from Ontario towns and municipalities by a single housing unit. In other words, it is not a matter of money.

We would gladly have built more houses last year had we been permitted to do so by the cities in which the houses would have

been built. We entered into a program to build 12,000 rental houses this year, apart from any other plan under the Wartime Housing plan. The applications are falling far short of that. We are building houses wherever we have had an application.

Mr. TIMMINS: Will the minister say why, in his opinion, the municipalities are not taking up that plan?

Mr. HOWE: My hon. friend gave a description of that in connection with one of the suburbs of Toronto when he spoke a few moments ago. That is exactly the reason. A good many people in the town do not like to have that type of housing built in the town. All I can say to my hon. friends opposite, and particularly to our socialist friends, is that if they would go back to their communities and promote a little rental housing—it would not be a question of subsidization—the houses would be built and rented at prices which were economical.

A good deal has been said about the cost of housing in comparison with the ability to pay. I came across an interesting advertisement in a paper called the *Melville Advance* of Melville, Saskatchewan. It shows in terms of wheat that the materials for a house cost 34 per cent less today than in 1939. It points out that the materials which went into a house in 1939 required 2,782 bushels of wheat, whereas in 1948 the materials could be purchased for 1,822 bushels of wheat, or 34 per cent less. It was also figured out in oats. In 1939 the materials of the house would cost 6,361 bushels of oats. In 1948 it cost only 2,927 bushels of oats, or a saving of over 50 per cent. In beef cattle the material in the house would have cost twenty-nine head of beef cattle in 1939; in 1948 it cost only eighteen head of beef cattle.

It is all very well to deal with absolute figures. The hon. member for Mackenzie thinks he can give income figures for 1941 and apply them to cost figures for 1948, and believes that hon. members should pay some attention to that kind of statement. I would suggest that everything he brought forward in his speech was just about as sensible as that particular comparison. In my opinion that is a fair indication of the value to be placed on his remarks.

As far as the amendment is concerned, it is simply a negation of the motion. The sub-amendment proposes another alternative, and it would possibly provide more houses. It suggests that local housing authorities be formed. It suggests that the municipality, the province and the federal government join with local housing authorities. There is something to be