

authority, the provincial authority or the municipal authority. The fact is that the municipal and provincial authorities have not the financial resources with which to embark on a building programme that would meet Canada's need, but the dominion authority proved, during the period of the war, that we did not lack man-power and that we had plenty of materials and financial resources to do whatever was physically possible.

I can recall when the minister was receiving criticism because Canada had failed to produce engines for our planes. As I recall it, he pointed out that to embark on an engine production programme would tie up 8,000 men for two years and there would be no guarantee that at the end of that time the engines which would be produced would be satisfactory. The minister stated, and quite correctly, that after careful review it had been decided that rather than tie up 8,000 men for that period and use large quantities of materials it was better to make a deal with United States manufacturers who were prepared to guarantee that we would have engines for all the planes that could be manufactured. But never once during that discussion did the minister say that Canada did not have the financial resources or the material resources; it was a matter of using our material to the best advantage.

The government should lead the way in demonstrating to the country that we can repeat wartime performances now, that we can build houses for our people, that the question of need will be the determining factor rather than the amount of money that may be available. I suggest that if the minister were prepared to go as far to meet the desires of the provincial and municipal authorities as he is prepared to go to meet the life insurance and other lending institutions we would make greater progress. His statements to date would indicate that private enterprise is not prepared to build housing on a rental basis for much less than \$70 a month. As the hon. member for Weyburn (Mr. McKay) has pointed out, at least two-thirds of the Canadian people are not in a financial position to take advantage of that type of housing.

I have here a brief which was submitted by the Canadian federation of mayors and municipalities to the special committee of the House of Commons on reconstruction and reestablishment which sat in May, 1942. I find that at that time this organization was giving careful consideration to housing as a post-war undertaking. Its brief points out:

In the 1941 census, 25 Canadian cities housing a population of 30,000 and over, were subjected to a housing survey. Based on returns from every tenth dwelling, the survey revealed that 61.5 per cent of the people of these cities lived

in rented quarters; 38.5 per cent were home owners. Of the tenant homes, 53.6 per cent paid less than \$25 rent monthly; 36.3 per cent less than \$20; and 16.5 per cent less than \$15. Nearly 42 per cent of all the houses, both rented and owned, were built of wood, and 20 per cent of the total were obviously in need of exterior repairs. More than 17 per cent had neither bath nor shower; 4.5 per cent depended on outside toilet facilities; and nearly 10 per cent shared toilet facilities with others. Thirty per cent had no means of refrigeration, either mechanical or ice.

When it is remembered that these figures included returns from both large and small cities, from cities a century and more old, as well as cities that have come into being during comparatively recent years, it is understandable that the returns from some of the cities show an even more aggravated and serious state of affairs than the inclusive and over-all facts undoubtedly reveal. For instance, bearing in mind the type of dwelling likely to be available at a rental cost of less than \$15 per month, the survey showed that 25.5 per cent of the total households in Hull were in this category; 25 per cent in Saint John, New Brunswick; 15.7 per cent in Montreal; 15.1 per cent in Sherbrooke; 15 per cent in Saskatoon; with proportionately large percentages in other Canadian municipalities.

There can be no doubt that an alarming and acute housing crisis has been piling up and awaits urgent action in the immediate post-war years. Decent housing accommodation for low-wage income families remains the unresolved major problem of our urban committee.

Universal experience, confirmed by Canadian experience, testifies to the fact that unassisted private enterprise has been unable to provide decent housing for those of low income.

In order that a large proportion of Canadian urban families should not continue to live in unfit dwellings, and in order to supply the urgent need for housing facilities, conforming to an acceptable minimum standard, for the low-income groups, and thus to attack the serious problems of health, welfare and order, which are directly related to inadequate housing, we believe that:

1. A bold national policy should be adopted for rehousing the low income groups at acceptable minimum standards, as a cooperative undertaking among federal, provincial and local governments and private enterprise.

This policy should be designed to stimulate local initiative, recognize local circumstances, and vest the control in a properly constituted local housing authority.

2. The federal government should extend, in accordance with local needs, financial assistance to local authorities, conditioned on the existence of a comprehensive town plan and housing programme meeting satisfactory standards.

3. The appropriate federal housing agency or department should extend capital grants, long-term, low-interest loans, or annual rent subsidies to cities, in order to permit them to carry out a local housing programme.

4. The federal government should also extend and provide long-term low-interest loans, up to 90 per cent of the loanable value (say with a maximum of \$6,000), for housing purposes to individual home builders and building societies.

5. A model provincial housing law should be prepared, to enable local communities to take part in a national housing programme, and to