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Vancouver Post-War Housing Committee - Reports

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Buck, Frank E

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Vancouver Post-War Housing Committee - Reports

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F. E. Buck

NATIONAL COMMITTEE ON HOUSING, INC.

NATIONAL COMMITTEE ON HOUSING, INC.
512 FIFTH AVENUE • NEW YORK 18, N. Y. • PENNSYLVANIA 6-6916

May 21, 1945

Dear Mr. Buck:

We appreciate your interest in the Annual Report of our Chairman and enclose a copy, which we trust you will find of interest and help.

Sincerely yours,

John F. Toedtman
John F. Toedtman
Director

JFT:RS

Enclosure

Mr. F. E. Buck
The University of British Columbia
Faculty of Agriculture
Vancouver, Canada

that housing is a local responsibility - makes me think it must be a confusion between the responsibility for the condition of housing and the supply of housing.

Vancouver Post-War Housing Committee - Reports

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F. E. Buck.

NATIONAL COMMITTEE ON HOUSING, INC.

ANNUAL REPORT OF THE CHAIRMAN

MARCH 23, 1945

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NATIONAL COMMITTEE ON HOUSING, INC.
512 Fifth Avenue, New York 18, N. Y.

Report of Mrs. Samuel I. Rosenman,
Chairman, as presented at the
Annual Meeting, Friday, March 23, 1945.

As the global war in which we are engaged stretches into its fourth year, we are faced with the accumulative demand for new housing - a pent up demand for those years and the years that have gone before. That demand will reach its peak as soon as our armies are demobilized. Every month, practically every day that the war continues, the level of that demand is raised as more of our existing housing falls into decay and our deficit of new construction mounts higher and higher.

Before the end of the war opens the floodgate that now holds back this great demand for homes, we must be ready with methods for effective and sound financing; sturdy construction that will meet the needs of all income levels; plans for improved neighborhoods and communities; orderly demolition of outworn structures and dilapidated neighborhoods; and efficient rebuilding that will meet the living requirements of this age. It would be well too if we could have effective ideas about revamping the real estate tax so that it will be an equitable and effective source of local revenue.

The National Committee on Housing has been keenly aware during the past year, of the urgent need to iron out major problems that face postwar housing. Therefore, it has devoted its energies to bringing together the leaders in the various fields concerned, for joint consideration and discussion; to the preparation of reports and recommendations; to research and study; and to the publication of its findings as aids in guiding our postwar programs for better homes in better communities for all America. Throughout all of these activities it has been the purpose of the National Committee on Housing to deal concretely with the many difficult and perplexing questions which are before us. We are not concerned with research or study

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for its own sake. Every activity in which we engage must have direct and specific utility to those who build and plan our homes.

The makeup of the National Committee on Housing has aided it to move forward with balance and considered judgment, for it is composed of all groups interested in housing. Its membership, its Board of Directors, its working committees, are derived from the ranks of builders, realtors, lending institutions, materials manufacturers, technicians, labor, and the civic and consumer interests of this country. This balance of interest has kept the thinking of the Committee in the atmosphere of joint consideration and around-the-table discussion; of true research and objective study. It has kept its skirts clear of any predilection toward special interests; It has promoted the "one for all" and "all for one" approach so essential to progress in the field of home building and community development.

The outstanding contributions which the National Committee on Housing can number among its achievements this year, include:

1. The publication of monthly issues of TOMORROW'S TOWN dealing with the following subjects:

Rehabilitation of Existing Buildings.

Taxes and Urban Redevelopment.

Bringing the Country into the City.

Protection for Home Owners.

How to Recover Wasted Subdivisions and Tax Delinquent Lots.

FHA's Role in Postwar Housing.

Yield Insurance.

Trends in Real Estate Appraisal.

Stability and the Building Industry.

These issues have been widely read, and have been accorded great recognition in the public press. More important still, they have directed the thinking of the

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housing leadership of America to these major problems and have fostered the sort of discussion out of which the remedies will come.

2. In March 1944, the National Committee on Housing, as you know, held a three day conference on postwar planning and building, at which almost 650 leaders in every field concerned with housing and planning had an opportunity, for the first time, to meet together, and jointly consider and discuss plans for the postwar years. That conference was hailed on every side as one of the most important gatherings which has taken place in the field of housing. I think it is no less important that the proceedings of that conference, which we published last June, have been purchased by almost a thousand heads of businesses, banks, corporations, universities, municipal governments, planning commissions, and others who were unable to be present at Chicago. I think it is fair to say that the influence of the Chicago conference has spread throughout the country, and continues to do so since we continue to receive orders almost daily for copies of these proceedings. They have really become a standard text in the housing field.

3. The publication of "Neighborhood Design and Control, An Analysis of the Problems of Planned Subdivisions", followed shortly after the appearance of the proceedings volume. This study was made possible by the generous interest of the Field Foundation of Chicago and New York. It is not an attempt to sell the virtues of planned communities in the abstract, but a presentation of concrete problems. It deals with the question of how to achieve the desired ends. It presents some of the obstacles which have prevented the realization of the objective of "planned communities" and it studies some of their essential requirements. It inquires into the methods by which the private builders can be fitted into the development of communities.

This study was undertaken because to your Board of Directors it seemed perfectly clear more than a year ago, that no matter how pressing the need for

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urban redevelopment and the rebuilding of our cities, the great rush of postwar home building would be to the outlying areas on open land, as it has been in the past. Therefore, it was essential to take all steps that would bring about the building of better neighborhoods and subdivisions, and insure the avoidance of many of our past blunders in subdivision building.

Here again was a study with a "grass roots" purpose. How closely we have come to achieving that purpose is evident from the list of those who purchased the report, the first edition of which has almost been exhausted. The principal purchasers have been realtors, builders and developers, architects, city, county and state officials and agencies, banks and other mortgage lending institutions, and planners and engineers.

4. There is now in preparation a companion study to "Neighborhood Design and Control", which will deal in the same comprehensive fashion with the problems of planning neighborhood shopping centers. Experience has demonstrated that commercial space grossly in excess of requirements is ordinarily provided both under zoning regulations and in actual construction. The result has been a continuous high vacancy ratio for stores, with consequent loss to the owner and to the community. This study will seek to establish readily applicable standards for determining as scientifically as possible, the number of stores of various types which can be supported by a given area population.

The study has been completed and a preliminary draft of the report is being reviewed by a committee of mercantile leaders to whom this subject is of tremendous interest. This review process is typical of the method which the National Committee on Housing follows in submitting its studies to the test of practicality before publication. The "Neighborhood Design and Control" study was similarly submitted for review to a group of leading builders, subdividers, and planning experts. There is no place in the National Committee on Housing program for an ivory tower. Our studies must justify themselves by their practical utility in dealing with the day-

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to-day problems confronting the housing field.

5. Since all of us have recognized for years the need for spreading information on community and neighborhood planning, beyond the narrow confines of technical groups, the Committee published "Your Stake in Community Planning". This is a brief, popular and cleverly illustrated adaptation of the material in "Neighborhood Design and Control". It has been in such demand since its publication in October, that a very large first edition already has been exhausted, and a second printing is now on the press.

6. After very careful consideration of the discussion in the three days' sessions of the Chicago conference, a representative Committee on Recommendations of the National Committee on Housing, formulated "Recommendations for a Housing Program and Policy", which was published in August. This report, after considering the probable postwar demand for housing, discussed and made recommendations concerning the period of transition from war production to peacetime operation; the need for building-program controls, urban redevelopment and planning to meet total housing needs. These recommendations, the report concluded, were presented as a basis for the formulation of a long-term housing program for the nation, which would have for its objective a national housing program and industry "operating continuously on a basis of established fact, market study and analysis; on sound and improved financing; on the most forward-looking technology and "not on dizzy spurts, booms and busts".

7. One of the suggestions made in the "Recommendation for a Housing Program and Policy", urged the holding of state-wide conferences of the leading mortgage lending institutions with the state officers directly concerned, to the end that there might be some clarification, and perhaps acceptance of desirable minimum standards of construction, and lending practice which would serve to guide the financing of postwar residential construction. To initiate such conferences, the National Com-

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45 Books

1 - H. D. Hunt

6.

mittee on Housing itself undertook to sponsor a meeting of this kind for New York State and some nearby areas.

With the assistance of a committee made up of the leading savings bank officers, insurance company officials, and representatives of savings and loan associations in this region, the Committee held a notable conference on "Financing the Postwar Building Boom on a Sound Basis", in New York City on December 7, 1944, at which more than 400 lending institution representatives were present. The interest of the group was revealing in the degree to which it manifested the concern of these individuals and institutions in what kind of building we will do in the years to come, and how we will finance it.

Here again the value of the conference has been multiplied many times by the publication of complete proceedings which were issued within the past few days. Already, almost half of the edition has been ordered by interested groups, individuals and financial institutions in all parts of the country.

8. It had been planned to bring our first Chicago conference discussions up-to-date with another meeting this year. War conditions prevented, but the extent to which our publications are receiving national distribution will, we hope, compensate in some degree at least, for the inability of the housing leadership of the country to get together.

9. Some months ago, the Executive Committee determined that there was need for comprehensive action in the field of urban redevelopment. Many groups and individuals have discussed urban redevelopment for some years, but we must recognize in all frankness that progress has been painfully slow. Almost two years ago, we appointed a committee for the limited purpose of analyzing certain urban redevelopment bills which had been introduced in the Senate. This committee was enlarged and given the broader responsibility of investigating the entire field of urban redevelopment.

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45 Books

1 H. D. Hunt

7. In meetings held in Washington and New York, the Urban Redevelopment Committee was unanimous in its recognition of the fact that very little factual data is available on urban redevelopment, - in spite of all the discussion. The Urban Redevelopment Committee agreed that the first essential step was to study and make clear the relationships of the several cost factors involved in urban redevelopment. It decided that factual data was necessary before considering any recommendations. A study of cost measurements and relationships was undertaken by the committee with Mr. Miles Colean heading up the work, and that study is almost complete. It will be ready for publication, we expect, within the next four to six weeks. The study has been variously described as a tabular slide rule or a log book, making graphically clear the cost factors, their measurement and their relationship in urban redevelopment projects. Someone even called it a "Norden bomb site for urban redevelopment". But whatever name is applied to it, it is generally agreed by all who have followed the progress of Mr. Colean's work, that it will be of great assistance to financial institutions, to municipal agencies, to builders and to realtors.

As soon as this material has been completed, the Urban Redevelopment Committee plans to continue its work to the end that sound recommendations may be developed, based on factual data rather than opinion.

10. The National Committee on Housing has balanced its consideration and study of these major questions with a continuing close contact with individual local conditions and problems. In other words, we have developed and maintained our "grass roots" by constantly studying conditions in typical localities. The problems of housing whether technological, financial or governmental, actually manifest themselves in local situations in cities and towns and rural areas. Therefore, your Committee has been active in the field.

Special attention has been given to encouraging the construction of homes by private enterprise for occupancy by Negro families. Before the war a new home was seldom made available to a Negro family. The great need for homes for migrating

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78. Bonds

A. A. Curtis Report

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Negro war-worker families has highlighted this past failure to provide not only new homes, but older houses of adequate standards for this portion of our population. A Field Representative of the National Committee on Housing, has been constantly at work traveling from one war center to another working with builders, financial institutions, members of the community and government officials to interest builders to undertake housing for Negroes where the war effort demands it, or where over-crowding makes it essential, and where the economic status of families enables them to rent or buy a new home. This activity has met with enthusiastic response from the National Association of Real Estate Boards, The National Association of Home Builders of America, and has had the cooperation of the National Housing Agency and its constituent units.

These are the full-blown activities of the National Committee on Housing. There are a number of others which have either just been initiated or for which plans are being made. All of them deal with basic problems for which answers must be found if housing progress is to be achieved. A brief review should include:

- a. The Committee is undertaking a study as a basis for recommendations dealing with the tax status of low-cost private enterprise housing. This study will deal with local taxation and regulatory measures in relation to low-cost home development. Because such low-cost homes frequently yield insufficient tax revenue to cover the cost of required municipal services, many communities have barred their construction by zoning and building code restrictions and other devices. The financial problems which large scale construction of low-cost homes creates for municipal governments are undoubtedly serious. Since it is agreed, however, that the greatest postwar housing demand will be for low-cost homes, the National Committee on Housing believes that a solution of the problem is of the utmost importance. The selection of a director for this study is now underway and field work is expected to begin within the next month.

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b. Recently, the National Committee on Housing was invited by the Committee for Kentucky to cooperate in making a study of rural and urban housing in that state. At a series of conferences in Louisville, arrangements were made for NCH to cooperate with the School for Agriculture of the University of Kentucky in making the rural housing study, and with the University of Louisville in developing data on urban housing conditions. In addition to the immediate use which the Committee for Kentucky will make of these data in planning a rural and urban housing program for that state, this cooperative effort has a special interest for NCH. It has been recognized for some time that a program for rural housing is of as much, or more importance than the urban housing program. Nevertheless there is virtually no factual data available on rural housing conditions beyond what was developed in the course of the 1940 census. The National Committee on Housing therefore welcomes this opportunity to develop material in the field of rural housing which will reveal not only conditions as they exist in Kentucky, but it is hoped will develop procedures which may be of value in considering the rural housing problem throughout the nation.

c. The relation of housing to the national economy has been a perplexing problem in all discussions of postwar planning, both in and out of the housing field. The problem is not an easy one. Comprehensive data on costs within the housing field and the relation of these costs to other price levels and to incomes is difficult to develop and analyze. In spite of these obstacles, this entire field is of major importance and in need of thorough objective investigation and study. Discussions have been, and are now, underway with leading economists, in an effort to develop a study program that will be sound and that will produce results which will have practical value.

d. In recent weeks the question has been raised as to the effect of corporate taxes on investment in rental housing. Mr. Randolph Paul, who recently became

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A. A. Curtis Report

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a member of the board of the National Committee on Housing, and whose name I am sure is familiar to all of you as an expert on taxation, has agreed to undertake, with Mr. Colean, a thorough study of this question.

e. Recent discussions of possible post-war public housing programs has again brought to the fore the question of the tenancing policies which should govern the admission of families to such projects. The Executive Committee, at its last session, authorized the appointment of a committee to study this question, and it is expected that the work will be initiated within the next few weeks.

This is a brief and not all-inclusive review of the past year's accomplishments of NCH. It is notable that our growth has been steady and substantial. In great part I think that growth may be ascribed to the fact that here in the National Committee on Housing we have the one table around which all points of view can gather, thus insuring the broadest and most objective approach to all of these problems. We grind nobody's axe, and we have none of our own. The National Committee on Housing, I think, embodies the popular concept of the role of the great foundation - an overall association interested in the welfare, progress, efficiency and economic soundness of all of the units involved in housing, technical; finance; construction; labor; management; governmental; civic; - to the one end that all American families shall have better homes and better communities.

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78. Buds.

A. A. Curtis Report

A HOUSING PROGRAM IN CANADA

Mr. Chairman, Ladies and Gentlemen:

MONTHLY REPORT - MAY, 1944.

Madam Chairman & Members of the Committee:

With the coming of May, came also the end of the seven-month term, when a great many families faced eviction as their homes had been sold over their heads. Worried parents grew panicky as the threat of court eviction was placed upon them.

In view of this situation, the Army, under Major General Pearkes, offered the use of army hutments on Sea Island for emergency housing use. We were notified by Ottawa that request for use of hutments, administration and expense of operation, is the responsibility of the City Council.

First, we prepared questionnaires which were mailed to all of our applicants facing eviction. In them we explained that there was a possibility of this emergency housing scheme, and asked if they would be willing to live in a hutment should they not obtain accommodation before the time of eviction. 125 families replied that they would accept hutment accommodation and a great many others flocked into the office, pleading that they be given a chance to apply for a hutment as it would be a great improvement over their present undesirable living conditions.

We approached the Mayor and City Council, stressing the need for an emergency scheme, and stating that unless some preparations were made, many families would be on the streets this summer. Plans were drawn up by the engineering department of the army for the conversion of these hutments into 57 units at a cost of \$47,000.00. This was a much more elaborate scheme than we proposed and one which provided less units than had previously been anticipated. Alderman Buscombe came to see Mrs. Selman and myself and explained that it was impossible for the City to undertake such a project, in view of the fact that Vancouver taxpayers' money would be spent in another municipality. We then asked Alderman Buscombe if the City was prepared to do anything to help in the emergency, but they felt there was nothing they could do to help at this time.

We made an appointment with Reeve Grauer, who drove us to see the hutments. We found them in good condition and suitable for the purpose if transportation were provided and partitions and adequate plumbing installed. Reeve Grauer was

arise from a confusion between the responsibility for the supply of housing and the supply of housing.

78. Buds

A. A. Curtis Report

A HOUSING PROGRAM IN CANADA

Mr. Chairman, Ladies and Gentlemen:

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sympathetic towards our appeal, but stated that a money bylaw would have to be placed before the people, which would take about ten weeks, and he doubted very much that such a bylaw would be passed.

One by one the families are bringing in their notices to appear in court, but when the emergency hutment plan fell through, we could give them very little hope of accommodation.

A few of the proposed evictions will not take place, for the following reasons:

- (1) Landlords have moved in with the tenants to save expense of court action.
- (2) Through lack of housing accommodation, several families are giving up their employment here and returning to the prairie.
- (3) Some of the homes have been resold which necessitates a new notice to vacate.

It will be towards the end of June before a great many of these families are evicted, owing to the fact that it takes approximately one month before a case appears in court, and the judge is giving the tenants another month to find a dwelling.

We are making every effort to locate places for these families. One trip was made through the Fraser valley, where two houses were found, and a suite and a house in Millardville, and we shall cover as many of the outlying districts as is possible. Some of the families are having to split up, when the father remains in the city to work and the family moves into the country. It is particularly hard for the old residents of the city, approximately 35 of whom have lived here over 20 years. Some of them we are placing on Cordova and Powell Street, but there are a great many for whom we have no plans at all.

More and more discharged service men are returning to Vancouver, only to find that there is no accommodation for them. Some are bringing their English brides and are expecting to find Vancouver as they left it nearly five years ago. Others are bringing their families back to Vancouver to once again take up residence here, and then again, many are returning only to find that their wives and children are living in most undesirable conditions. The post war period has arrived for these

arise from a confusion between the responsibility for the supply of housing and the supply of housing.

78. Ducks

A. A. Curtis Report

A HOUSING PROGRAM IN CANADA

Mr. Chairman, Ladies and Gentlemen:

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men, and unless they are disabled sufficiently to be pensioned off, there are no housing plans for them. We feel that this period of readjustment into civilian life is very hard for them, and it could be made a great deal easier if they had the security of a home. At the moment we are thinking of a man who joined up with the Seaforths the day after Canada was at war. He has been overseas for 4 years. During that time he married an English girl and they had a little cottage in Surrey, with a garden, chickens, ducks, etc. He dreamed of the day when he could bring his bride and his little three year old girl back to Vancouver. The father returned in March and was placed in military hospital as he was suffering from arthritis of the spine, contracted while sleeping on a canvas bed in a damp tent. The mother and little girl arrived in April, and since that time they have been boarding in a home, and the father is now living in a housekeeping room on Melville Street. The adjustment is very difficult for both the mother and father, and inability to find suitable living quarters is causing great discouragement and dissatisfaction between them. Then again there is a discharged soldier who has served his term overseas - and he and his wife and four children are living in an auto camp, paying \$5.00 a day or \$150.00 per month, which is his total salary. We have directed these returned men to the Rehabilitation Board, the Soldiers' Settlement Board and to the Welfare Officer, but unfortunately they cannot give them any assistance in their housing problems. There are 61 of these families with children on our files at the moment.

There has been a marked improvement in conditions for couples and single men and women, during the last month. We feel that this is due to two reasons:

- (1) The slackening of the war industries is not encouraging the large numbers of workers from the Prairie Provinces.
- (2) This is the period of the year when people have returned to their farms, and a little too early for those leaving their prairie and eastern homes to move to the coast, the influx period being from June to January. It is to be hoped, however, that sufficient publicity will be circularized to discourage newcomers this year.

arise from a confusion between the responsibility for the supply of housing and the supply of housing.

FE. Buds.

A. A. Burris Report

A HOUSING PROGRAM IN CANADA

Mr. Chairman, Ladies and Gentlemen:

Statistics for the month are as follows:

Vacancies found.....	1349	(95 of these being
Including: F.D.U.....	301	sublets - some
Board & Room.....	312	of them not coming
Housekeeping Rooms.....	126	524 (up until July.
Sleeping Rooms.....	524	
Applications.....	1336	
Newcomers.....	594	(living here prior
Permanent Residents.....	446	(to 1940.
Others.....	296	
Armed Forces.....	532	
War Industry.....	141	
Civilian Employment.....	585	
Unemployed & Pensioners.....	73	
Persons Placed.....	1188	
Represent applications.....	669	
Applications waiting on our		
files for houses, suites and		
housekeeping units:.....	2168	
(involving children:	2017)	

We should like to recommend that the Women's Regional Advisory Committee urge upon the authorities that immediate action be taken on behalf of housing returned service men and their families.

Respectfully submitted,

M. J. Fleming

This brings us to the various exceptions, the matter of supplying housing is entirely a private matter. It is not the responsibility of any government. The matter of controlling the housing of housing - once it is in existence - is generally the responsibility of the local government - and sometimes the federal government. I think it is well that we should realize these facts.

I must add that the frequency with which members of the federal government keep reporting that housing is a local responsibility - with no supporting evidence - makes me think it must arise from a confusion between the responsibility for the supply of housing and the supply of housing.

FE. Banks

A. A. Burns Report

A HOUSING PROGRAM IN CANADA

Mr. Chairman, Ladies and Gentlemen:

It is a very real privilege to have the opportunity of speaking to the Canadian Federation of Mayors and Municipalities, representing as it does, a very important but I fear, a sometimes underrated level of government - the municipal governments across Canada. Believing as I do in the fundamental importance of local government in Canada I am more than pleased to participate in this Conference.

The subject which I am to introduce is housing and as the very term brings up an almost infinite range of problems, it is pretty clear that in the limited time available, one can deal only with a very few aspects of the subject, and even inadequately with those. Such being the case I have selected the problem of housing as it affects the municipalities for the central theme of my presentation this afternoon. I believe that in any housing program this aspect is the most important single feature - both to the housing program and to the municipalities.

Housing has been very much to the front in recent years, both as a war problem, and as a post-war problem, but it is the latter with which I am concerned here. One aspect of the post-war problem that seems to intrigue most people is the size of any proposed building program but I am rather inclined to believe this aspect is really of lesser importance. I say this because no one actually knows absolutely and unconditionally, how many housing units are needed in Canada. Such a need is the result of many factors - rates of obsolescence on existing houses, the rate of family growth, and above all the general level of income. All of these factors, and particularly the last one, are variables. The Sub-committee on Housing and Community Planning which was established by the Federal Advisory Committee on Reconstruction, concluded that for ten years after the war some 50,000 units per year would be needed. This calculation was based on as good statistical grounds as exist. But naturally any actual program will be limited by materials, labour, and the degree of preparation required. Thus if circumstances permit only 30,000 per year to be built, then that will have to be the program; if they permit 70,000 then that can be the program. To me the exact number is of much lesser significance than the arrangements under which they are to be built. And as representatives of municipal governments I suspect that your interest is the same as mine.

This brings us to the various ways in which housing can be supplied. So far in Canada, with minor exceptions, the matter of supplying housing is entirely a private matter. Supplying housing is like supplying motor cars, it is not yet the accepted responsibility of any government. The matter of controlling the condition of housing - once it is in existence - is generally a responsibility of the local government - and sometimes the province. I think it is well that we should realize these facts.

I must add that the frequency with which members of the federal government keep repeating that housing is a local responsibility - with no supporting evidence - makes me think it must arise from a confusion between the responsibility for the condition of housing and the supply of housing.

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In analyzing the post-war supply of housing the Subcommittee distinguished several different groups. These were home ownership, rental housing, co-operative housing, rural housing, and subsidized or low rent housing. I propose to deal only with the home ownership, rental housing and low rent housing. The others while important are specialized and are of lesser immediate concern.

Home ownership housing requires the least time here and may be dealt with first. Generally such housing is built by owners for their own occupation or by speculative builders who propose to sell the house to the permanent owner at once - often before completion. The usual method for financing is with an equity supplied by the owner and with the balance of the capital obtained on mortgage. Some of the mortgage capital is entirely private but a great deal is supplied under the National Housing Act.

This Act provides, in short, that the Dominion Government will supply 25 per cent of the loan (20 per cent of the value of the property) to a lending institution at 3 per cent interest. The lending company usually an insurance company or other financial institution supplies the balance of the loan. The total loan can be up to 90 per cent of the value of the property when it is under \$3,500. and 80 per cent when over. The lending institution makes the loan at 5 per cent to the owner, who puts up the 10 or 20 per cent equity. The interest is paid and the loan is amortized over a 20 year period by monthly payments. Just a month ago the government announced the rate to borrowers would be 4½ per cent and in areas properly zoned and planned, the amortization period would be 25 or 30 years. This brings out the importance of municipal zoning and planning. Indeed the recent establishment of a federal advisory planning body, which was a recommendation of the Sub-Committee, indicates how significant this matter is regarded.

The N.H.A. permits the owner to pay off the mortgage in a systematic and regular manner which in turn encourages lending. The borrower has no special position with respect to the municipality; he pays the regular taxes in the usual way. In other words this form of housing creates no special financial problem for the local government. It is the form of housing which should be encouraged in every way and the recent liberalizing changes, mentioned above, and which were also included in the recommendations of the Subcommittee are to be commended.

Rental housing, most frequently met in the form of apartments, also raises few problems aside from the matter of zoning and the tendency of multiple units to seek out sites where they can live on the amenities supplied by home owners. But they raise no financial problem for municipalities. The limited dividend company which has had only a limited success in the United States and practically none here as yet, may raise financial problems or again may not. It all depends on the form of the legislation. If past experience is any guide they will not be as quantitatively important as the other forms but this again depends on the actual forms used.

At one time there was a common belief that it was desirable for everyone to own his home; now it seems to be becoming a common belief that it is not desirable for anyone to own anything. Without subscribing to the latter view, I think there are some grounds for recognizing that it is unwise for some people to own real property. They may have work which requires them to move frequently, they may

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for other reasons be more transient, or they may not have a sufficient income, or sufficient regularity of income, to justify them in risking their small capital in an equity which may be lost through unemployment or other causes. For all these groups some kind of rental housing is always best in their own interest. This, I think can be admitted without any denial of the fundamental importance of home ownership - a manifestation of what Arthur Young a century or more ago called "the magic of property".

For those groups who want rental housing and can pay an economic rental there is no serious problem under normal conditions. There will always be somebody who will at a price supply their needs. But such is not true for the low income or regular income group who in common parlance cannot pay an economic rental.

Now I am not going into any elaborate justification of why such people cannot pay an economic rental - whether it is because building costs are too high, or their incomes too low, or that they prefer movies or something else to housing. I have always believed that there was and is, to much fuzzy thinking on this subject by many people. And also I deplore the idea that governments can always do things better than we can ourselves. But even with proper allowance for all such factors I expect that we have to accept the proposition that some groups cannot or will not pay an economic rental for housing and so we get subsidized housing. And I think it is arguable that the social effects of bad housing are sufficiently bad to justify attempting to remove its cause.

While I am on this point I would like to interject the thought that there has never been the concerted effort to sell housing in the way competing goods are sold. National advertising has come to the aid of the products of a long list of industries such as the motor industry, the electrical goods industry, and even the liquor industry whose sumptuous and glamorous bottles with labels in many glowing colors must tempt the strongest teetotaller. I expect that if housing had ever been presented in the same way we might find more people who could afford it. What anyone can afford is a matter of competing wants.

Now it is obvious that if low rental housing requires subsidization somebody has to pay for it. Further it is clear that it is going to be some government and the question is what government - this is the nub of the financial problem. In other words subsidized or low rental housing may well raise very real financial problems for municipalities and the sooner this is recognized by associations such as this, and by municipal people generally, the greater will be the chance of dealing with the problem in good time.

In the United States, which is similar to Canada in having a federal structure of government, the public housing program, started in 1937, provided for independent local housing authorities. These local authorities could borrow up to 90 per cent of their capital needs from the United States government (through its Housing Authority) at the government's borrowing rate plus one per cent. The United States government would then give an annual subsidy to reduce rentals but the local government had to contribute at least 20 per cent of whatever the federal government did. The subsidy could be in tax remissions, or cash. It may be added that like Canada the United States war housing developments started out in the same way and did not pay full local taxes, but unlike Canada, they saw the error of their ways and came around to a different view and now pay the local governments for their services. This revised war policy may affect

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public housing arrangements in the United States after the war.

The municipal structure in Canada, particularly in its financial aspects, is sufficiently different from that of the United States that I think there are grounds for arguing against adopting in Canada the American distribution of subsidy costs. I may add that the situation in Great Britain with its completely different system of taxation makes its practice even less to be followed.

It seems to me that if low-rental housing is anything it must be a social service cost. Now we all know the way in which social service costs have come unto the municipality and the continuous pressure to pass them on. And we have seen the continuous process by which municipalities have been relieved of social service costs. In the province of Ontario, with which I am most familiar, we have had in recent years many social service costs removed from the municipalities and even now the costs of education are being studied with this end in view. In light of all this I do not see the wisdom of putting a new social service cost on the municipality.

I think there is another argument of weight here and that is our local government structure of taxation. The most significant thing about municipal revenues, when compared with other government incomes, is that they are derived from one tax - a tax on real property. Approximately 90 per cent of municipal revenues come from this source. Real property is unique in being the only form of property subject to this peculiar and heavy tax. If a man owns bonds, stocks, mortgages, deposits, pictures, or jewels he must of course pay taxes on any income derived from the property. If he owns real property he must also pay a tax computed on the value of real property as such. Thus real property is unique in this respect.

Further the tax is always assessed against the owner as such. In England it is assessed against the occupier - a fact that is generally forgotten when comparing the two countries. Although there is no difference when the occupier is the owner, there is a vast difference when the occupier is not the owner but a tenant. In as much as nearly 60 per cent of all urban dwellers in Canada live in rented premises this point is of some significance.

No doubt some will argue that the tenant pays the taxes indirectly. But such is far from being the case. In the first place it has long been and still is the conclusion of economic analysis that taxes on land come to rest on the landlord. The only place where any shifting is possible is with respect to the share of total taxes levied against the buildings. And here the conclusion depends entirely upon the assumptions or facts in the case.

Under a strictly static condition with everything in equilibrium taxes on buildings will come to rest on the tenant. But the static conditions never prevail and the result is that for long periods, owing to the very nature of speculative building, the landlord will continue to carry the burden of taxes. Thus the conclusion depends upon the actual facts of the building industry, its motivation, and the correctness of its estimates as to future demand for housing. This is particularly true for apartment construction which is always for rental purposes. For example, I would say that in general, tenants did not carry much of the tax burden during the depression; I would also venture the guess that if present conditions existed without governmental intervention, a considerable share of the taxes might for a period be shifted to the tenants.

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Moreover, it is not entirely a matter of who pays the taxes ultimately; it is also a matter of who pays them directly and the effect of such direct responsibility upon the owners, or tenants' political and social reactions. The very fact that taxes are inevitable and rigid is a factor in the situation. Real estate taxes have practically no flexibility and this is one of the important considerations, no matter who pays them ultimately. And as they are a lien on the land, it is the owner who must always deal with them. The tenant, even if the taxes rest on him, is free to move elsewhere. The tenant per se may be quite as good a person as an owner but this is not the point. The point is that the very position of being tenant means that he can leave the community without any thought of the morrow. But the owner cannot - he may leave but his property is a hostage to good or bad local government in the area which he has left. Thus any argument about the incidence of municipal taxation only scratches the surface of the problem.

It may be of interest to you to know that real property was not always in this unique position. The first general tax to be developed in the North American colonies was a general property tax. That is there was a tax on the capital value of all property - real and personal, tangible and intangible. Such a tax was not unsuited to the conditions of a pioneer economy; it was as easily assessed as any other, it was easily collected and it was not unfair. But as the American economy matured the General Property Tax became less and less suitable - for example intangible property such as securities and money could escape with ease - and it has developed into one of the main tax problems in the United States. Some states have in form abandoned the tax as most have in effect. In some provinces the base of the tax has been gradually reduced until it is now a real property tax. This evolution gives some weight to the argument that the final step is to end such taxation and move over to a tax on the occupier as in England. I mention all this at some length because the sub-committee's recommendations were postulated upon the existing municipal tax system. If this tax system is changed then, of course, other conclusions are possible.

Thus the fundamental problem is the one so frequently cited - the nature of the municipal tax structure. So long as we have our existing tax structure it is difficult to argue for putting additional social service costs on the municipal governments. In fact it is generally believed, and the Sirois Report on Dominion-provincial finance took the same position, and the present Dominion government endorsed that report, that the weight of municipal taxation is already too heavy. Therefore the immediate need is to reduce the weight of municipal taxation - not add to it. The proposition can be summed up in a phrase - municipalities live by taxing houses - not by supplying them.

It should also be pointed out that to the extent that low rental housing is subsidized by municipalities, more taxes must be placed on the other housing accommodation. Thus you make home ownership more expensive, few people can afford it, rental housing is discouraged and you push more people into public housing. In short you are in a circle more vicious than any ever conceived of by any economist.

Now I know it will be said that good housing will bring concrete gains to the municipality which justifies expenditures on housing. I agree that there will be gains to the community - that is the justification for the whole policy - but it is very doubtful if any pecuniary gain to the municipality's budget will show up in any reasonable period. It is a very intangible and uncertain return so far as the municipal budget is concerned. If it does show up, then

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it is a reasonable argument, but those who advance this point of view have the burden of proving it.

It was all these considerations, and many others not mentioned here, which caused the Sub-Committee to suggest a rather unique financial arrangement. In brief, it suggested that low-rent housing should be managed and operated by autonomous local commissions, appointed by the Dominion, provincial and local governments but independent of the municipal government, and pretty much with the usual owner-taxpayer relationship. It was suggested that the capital for the enterprise should come from the Dominion at low rates of interest, and all of the rent reduction subsidies. Further, and this is the unique part, it was recommended that the commission should pay the taxes previously paid on the land used by its projects plus any additional costs created by its development through an increased density of population.

This comes down to the proposition that in slum clearance where existing sites are used, the new projects would pay no more than the old one did which is what many have been advocating for a long time. But it also means that where new sites are used for new housing developments, the commission must pay for the extra costs - schools, services, etc. - caused by its development. Thus meets fully both kinds of need. It may be said that the idea is rather novel in taxation for it moves away from the system of average taxation rates to what economists call marginal rates. But the proposition has a great deal of merit and I hope will be developed.

Now I would like to say that I know full well that if we have low rent housing the community is going to pay for it and that putting the costs on the federal government does not eliminate them. I know that. But the case for no direct municipal financial contribution to low rent housing is based firstly on the proposition that as the costs have to be collected from the community, obviously that government with the broadest and widest tax system should do the collecting. This seems like just common sense to me. Of all the governments the municipal one has the poorest and narrowest tax base. Further it is most important, indeed vital, that any low rental housing scheme should be absolutely sound and should receive maximum support. The view which I have presented to you is not only to protect the municipalities - it is also to get full acceptance of such projects by all interests.

Secondly, the provinces and the local governments have a large and positive function of great importance to housing, namely town planning. It is my view that all possible municipal resources should be put into the function which is vital to good housing as it projects. If the local governments look after their planning as it should be done, they will be carrying on a function which logically and constitutionally belongs to them and they will be making a greater contribution to the success of new housing than some paltry proportion of the costs of the project.

This reference to the provinces brings up a most important point. In Canada control over municipal institutions, that is municipal government, belongs to the provinces. Control over civil and property rights - that is town planning - also rests with the provinces. Thus it is clear that nothing of consequence either in housing or planning can be done without enabling legislation by the provinces. In addition their cooperation and good will is vital. Thus the provinces are right in the middle of the Canadian housing problem.

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Now I think that there are two things in connection with housing with which municipalities should now be actively concerned. In the first place they should be preparing for town planning in a serious and determined way. The finest housing project in the world will be a failure if it is put in the wrong place. Every project must end up in some municipality and the municipalities should now be hard at work preparing for this eventuality. Secondly, the municipalities through their associations should be considering their own place in the financial proposals involved in housing and should come to common conclusions on the matter. Further they might well press for representation when this matter is up for discussion by the provinces and the Dominion. The municipal interest is too great to be left to "the friend of the court".

In conclusion I would like to say this. You and I have participated in municipal government and we know its strength and weakness. We know it has both but no one here has any greater belief in the importance and place of local government in Canada than I have. I believe it to be the key to our system and the more that we can decentralize our governmental functions the better it will be. But the whole point of this presentation is that when this is done it should be done in light of the administrative and financial capacity of local government. In view of the strategic places which you occupy in local government across Canada and the weight of your influences I hope that my conclusions agree with yours.

C. A. Curtis,
Queen's University.

F. E. Buck

Prepared by Dr. L. C. Marsh

Revised 2044

ADVISORY COMMITTEE ON RECONSTRUCTION

Final Report of Sub-Committee on Housing and Community Planning

Sub-Committee Membership

Chairman - C. A. Curtis

E. R. Arthur

- J. S. Galbraith
A. J. B. Gray

B. H. Higgins

- G. S. Mooney

- F. W. Nicolls

M. Parizeau
J. M. Pigott

- S. H. Prince

J. d'A. Richard
C. B. K. Van Norman

Professor of Economics, Queen's
University, Kingston
Professor of Architecture, University
of Toronto

Town Planning specialist, York Mills
Deputy Minister of Municipal Affairs,
Ontario

Professor of Economics, McGill
University

Executive Director, Canadian Federation
of Mayors and Municipalities,
Director of Housing, Department of
Finance, Ottawa,

Architect, Montreal
President, Wartime Housing Limited,
Hamilton

Professor of Sociology, Dalhousie
University, and Chairman, Nova
Scotia Housing Commission, Halifax

Ecole Sociale Populaire, Montreal
Architect, Vancouver

* Research Advisor - L. C. Marsh
Secretary - J. E. Mackay

Mr. H. F. Greenway of the Dominion Bureau of Statistics was added to this sub-committee, and Mr. J. M. Pigott withdrew before the completion of the interim report.

Terms of Reference

To review the existing legislation and administrative organization relating to housing and community planning, both urban and rural throughout Canada, and to report regarding such changes in legislation or modification of organization and procedure as may be necessary to ensure the most effective implementation of what the sub-committee considers to be an adequate housing programme for the years immediately following the war.

Nature of the Report. The task thus defined is difficult and far-reaching, and would not have been possible without much cooperative effort on the part of the committee members. Many of them formed panels at various stages in the work to draft recommendations on particular matters. The major conclusions brought together in the summary, are the result of extensive group and committee discussions through which agreement was obtained on all the main principles in each field. The editing of the report as a whole was then left in the hands of the Chairman and the Research Advisor. The very heavy task of preparing the final text was undertaken by the Research Advisor, and the Sub-committee is greatly indebted to Dr. Marsh for this, as well as for considerable organizational work during the course of the sessions.

As the understanding of the task grew and the need for factual material became increasingly apparent, it seemed desirable to incorporate as much of the information as possible into an organized report.

In spite of the widespread interest in housing and town planning that is apparent in all quarters, there has not been available in Canada a comprehensive treatment of the subject. This is needed for adequate public discussion as well as for guidance in framing legislation, and it is hoped that the size of the present document may have some justification on this account.

It has been thought most convenient to present the report as a whole in three sections:

1. Section A is the main report, incorporating the principal facts and considerations (including the summary of findings and recommendations which follows hereafter). In this, three sections have been separated - on the background of previous and comparative experience, the dimensions of the housing problems, and legislative and administrative requirements - so that the reader concerned particularly with any one of them may turn to it directly.

2. Section B brings together subsidiary descriptive material on a number of topics, which have influenced the work of the committee, but which it has not seemed necessary to incorporate in the main text. These memoranda may also be of informational value for readers interested in the topics dealt with.

3. Section C is largely a statistical appendix. It has been deemed sufficient to include with the present report a reference index only to the tabular material, of which a limited number of copies in typed form have been prepared.

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Introduction - Summary of Findings and Recommendations.

SECTION A Main Report

Part I Experience

Chapter 1 - Housing Supply and Housing Policy in Canada

Origins of urban housing in Canada. Publicly-assisted and private housing 1919-1938. Comparison of trends with Britain and the United States. The evidence of local surveys in the '30's. The Dominion and National Housing Acts. Home Improvement. War measures. Wartime Housing Limited. Rent control.

Chapter 2 - Housing Policy in Britain

Assistance and subsidy policy between the two wars. Provisions of principal legislation. The record of houses built. Costs, interest rates, mortgage practice, economics of large-scale building. Principles applied in low-rental projects. Rural housing. Present developments and post-war plans.

Chapter 3 - Housing Policy in the United States

Housing policy and administration since 1930. Mortgage insurance and home ownership legislation. Low-rent housing under the P.W.A. and the Housing Act of 1937. Rural housing. Housing developments since the war.

Part II Measurements

Chapter 4 - Present Dimensions of Urban Housing

Definition of urban areas and their relative importance in Canada. The trends of urban growth. City and suburban areas in the chief metropolitan centres. Types of housing. Size of housing accommodation in relation to size of family. Amount and distribution of overcrowding. Obsolete, sub-standard and slum housing.

Chapter 5 - Incomes, Rentals and Costs of Ownership

Income divisions in urban areas and their relation to housing policy. (a) Rental housing: income groups among tenants in the metropolitan areas. Typical rents among the lower third, and divergences from rents within budget capacity; standards of accommodation. Rental situation among medium-income groups. Regional differences. (b) Home ownership: real property values and mortgages; prevailing levels and regional differences.

Chapter 6 - Post-war Urban Housing Needs

Elements involved in estimates. The impact of the war 1939-1943. Normal and abnormal city growth. Housing supply and policy. Local reports on wartime conditions. Components of the accumulated housing deficiency; normal and abnormal shortages; elimination of overcrowding; sub-standard and slum dwellings; annual normal needs. Some comparisons with post-war programmes of other countries. Implementation of the programme. Timing. Financial considerations. Employment.

Part III Requirements

Chapter 7 - Town Planning

The growth of urban Canada. The effects of lack of community planning; land use, facilities and amenities; municipal finances; rural aspects. Urban economics; the nature of blighted areas; the dilemma of excess land valuation.

Reconstruction requirements; a three-level programme. (a) National policy: functions of a Dominion Town Planning Agency. (b) Provincial governments; town planning agencies, enabling legislation, supporting policies. (c) Cities, towns and municipalities: Planning Departments and Town Planning Boards; the implementation of master plans. Needs beyond legislation: public education on town planning. Definition: the nature of co-ordination; civic co-operation and education.

Chapter 8 - Home Ownership and Related Programmes

The National Housing Act. Requirements in the post-war period. Liberalization of scope. Mortgage insurance. Financial institutions; co-operatives, building societies, trust and insurance companies. Home improvement plans.

Chapter 9 - Low-Rental Housing

Introduction. Method of furnishing capital costs. Rent-reduction subsidy. Municipal housing authorities. Local taxation policy; Development costs and current costs. Community facilities. Federal government requirements. Income groups eligible. Graded rents.

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Chapter 10 - Farm Housing

The housing situation in farm areas. Replacement needs and overcrowding. Household facilities. Improvement programmes. Principles applicable to farm housing. Assisted home building. Houses for tenants and labourers. Farm improvement. Equipment and supplies at subsidized rates.

Chapter 11 - Housing Costs.

Reasons for urgency. Income and rental levels; post-war competition for private housing market; methods of reforming the efficiency of the industry. The problem stated. Components of housing costs. Methods of cost reduction. Interest charges. Wages and labour costs. Materials and equipment. Building practice. Organization of the house-building industry. The role of the architect.

SECTION B

Supplementary Memoranda

SECTION C

Statistical Appendix:

- A. Housing Trends 1931-1941
- B. Housing Costs 1919-1942
- C. Rent Control in Canada
- D. Wartime Housing Limited
- E. Co-operative Housing
- F. Building Societies in Britain
- G. The Farm Population
- H. Farm Electrification Requirements
- I. Scott and Uthwatt Reports (Britain)
- J. Prefabrication and Building Techniques.

SURVEY DOMINION AND PROVINCIAL GOVERNMENTS
POST WAR HOUSING (April, 1943)

File

- | | | |
|------|---|---|
| 1-A | Dominion Government | Have appointed a Committee on Post War Housing (see letter from Director of Housing). |
| 2-A | Provincial Government
British Columbia | Have appointed a Post War Rehabilitation Council. Housing to be an important section (see reports). |
| 3-A | Provincial Government
Alberta | Have appointed a Legislative Committee on Post War Programmes, no further information. |
| 4-A | Provincial Government
Saskatchewan | Legislation to be enacted to provide "Reconstruction Council". |
| 5-A | Provincial Government
Manitoba | Committees to be appointed in connection with Post War Reconstruction. |
| 6-A | Provincial Government
Ontario | Post war plans under discussion, definite consideration not yet given to housing. |
| 7-A | Provincial Government
Quebec | Departments of Agriculture and Colonization have adopted Housing Plans. |
| 8-A | Provincial Government
New Brunswick | Reconstruction Committee just appointed. |
| 9-A | Provincial Government
Nova Scotia | Have appointed Committee of the Cabinet on Post War Rehabilitation who have referred "Housing" to the Nova Scotia Housing Commission. (see report). |
| 10-A | Provincial Government
Prince Edward Island | Post War Reconstruction Committee appointed, may not include housing. |

(City of Vancouver
Post War Housing Committee)

INTERIM REPORT OF A SUB-COMMITTEE OF THE VANCOUVER POST-WAR HOUSING
COMMITTEE APPOINTED FOR THE INVESTIGATION OF THE PROBLEM OF
VANCOUVER'S BLIGHTED AND SLUM AREAS

This sub-committee held its first meeting in the City Hall on October 28th. Subsequent meetings were arranged for November 4th and 18th.

The sub-committee having endorsed a number of conclusions with regard to the blighted and slum areas in the cities of to-day, now wishes to submit a summary of these conclusions:

1. At its initial meeting, the committee resolved that in order to prepare tentative redevelopment plans for certain areas of Vancouver, the findings of other cities with respect to the menace of such areas be accepted.

These findings are to the effect that such areas are:

1. Substandard and partially unsanitary with a rapidly declining economic value
2. That many of the buildings in these areas by reason of age, obsolescence, or physical deterioration have become social liabilities, with much lower taxation and investment values
3. That the existence of such areas result in over-crowding, leading to slum conditions involving greatly increased costs for civic services as compared to other areas of the city
4. That such areas constitute a menace to the health, safety, morals and welfare of the citizens, and that their clearance, replanning, rehabilitation and reconstruction on a large scale is most desirable in the interests of public welfare.

In agreement with these conclusions, the sub-committee at its next meeting endorsed the suggestion that in order to carry out the terms of its appointment, investigation along the lines suggested below would be necessary. It was agreed that there were certain areas within the city limits of Vancouver that are "blighted" within the terms of a definition taken from "Can our Cities Survive", which is a valuable work dealing with modern town planning and housing. This definition is as follows:

"A blighted area is one on the down-grade which has not reached the slum stage, but which frequently exhibits at least some of the characteristics of slums."

... to the central business district.

The sub-committee therefore concluded that the investigation of such local areas should determine:

1. The location and the size of each area, and whether it is capable of redevelopment as a neighborhood unit. Whether close enough to the centre of employment and to the central business district. And whether convenient to major streets and recreational areas.
2. That the statistical data which has to be gathered should give details as to the property ownership, whether public or private, the street acreage, including lanes, and the gross acreage of the whole area.
3. Should give the present uses of the structures, the number of one-family and of apartment buildings, also the number of commercial, industrial and publicly-owned buildings; together with the age and the physical condition of all the buildings.
4. Should give the population density of the area, the sizes of the lots and the number of dwelling units per acre.
5. Should give other information relative to rental values; the location of all civic services, as water and sewer mains, the widths of existing streets, and the number of public places such as schools, etc., together with all data involving the installation of new or the change of existing services now under the control of the engineering department of the city.

The sub-committee has acquired for its study of this increasing vital problem of cities many books and articles, some of which will be listed in a later report. The only one which can be mentioned at this stage is entitled "Draft of an Act for Urban Development and Redevelopment", with a sub-title in part as follows: "Authorizing Municipalities to make plans for the development and redevelopment of blighted and other areas to carry out such plans by means of purchase or appropriation....."

It is realized that unless similar legislation is passed by the city or province that the work of your sub-committee, and indeed much of the effort of the entire housing committee will be largely negatived. At present the city has no legal machinery whereby part or all of the properties in such areas could be taken over, either by the city or by a redevelopment company established under the powers of civic or provincial legislation. Your Committee has received information to this effect from the Corporation Council.

employment and to the central business district.

-3-

Therefore in submitting this report, and in moving its adoption, it is requested that such adoption will include instructions to this committee and to the legislative sub-committee to interview the city council, seeking from that body both advice and assistance whereby practical results in the elimination of present blighted areas and the prevention of further slum areas may be realized.

Respectfully submitted,

The Sub-Committee on Blighted Civic Areas,
set up by the Vancouver Post-War Housing
Committee of the City Council.

F. E. Buck,
Chairman

1. Substandard and deteriorating housing conditions leading to declining local values.
2. That many of the buildings are old, obsolete, and in poor condition, and that their character, social facilities, and general appearance are such as to lower the value of the city.
3. That the existence of such areas results in overcrowding, and that for civic purposes a standard is required for other areas of the city.
4. That such areas constitute a serious menace to the health, safety, and welfare of the city, and that their clearance, replanning, and reconstruction is a matter of public interest and is most desirable in the interests of public welfare.

In contrast with these conditions, the sub-committee at its next meeting considered the question of the definition of a blighted area, and suggested that the definition should be such as to cover the areas within the city limits of Vancouver that are "blighted" within the terms of a definition taken from the "Cities Survive" which is a valuable work dealing with urban planning and housing. This definition is as follows:

"A blighted area is one on the down-grade which has not reached the slum stage, but which frequently exhibits at least some of the characteristics of slums."

The sub-committee therefore concluded that the investigation of such local areas should determine:

1. The location and the size of such areas, and whether it is capable of redevelopment as a neighborhood unit. Whether close enough to the centre of employment and to the central business district.

INTERIM REPORT OF A SUB-COMMITTEE OF THE VANCOUVER POST-WAR
HOUSING COMMITTEE APPOINTED FOR THE INVESTIGATION OF THE
PROBLEM OF VANCOUVER'S BLIGHTED AND SLUM AREAS

1942

This sub-committee held its first meeting in the City Hall on October 28th. Subsequent meetings were arranged for November 4th and 18th.

The sub-committee having endorsed a number of conclusions with regard to the blighted and slum areas in the cities of to-day now wishes to submit a summary of these conclusions:

1. At its initial meeting, the committee resolved that in order to prepare tentative redevelopment plans for certain areas of Vancouver, the findings of other cities with respect to the menace of such areas be accepted.

These findings are to the effect that such areas are:

1. Substandard and partially unsanitary with a rapidly declining economic value.
2. That many of the buildings in these areas by reason of age, obsolescence, or physical deterioration have become social liabilities, with much lower taxation and investment values.
3. That the existence of such areas result in over-crowding, leading to slum conditions involving greatly increased costs for civic services as compared to other areas of the city.
4. That such areas constitute a menace to the health, safety, morals and welfare of the citizens, and that their clearance, replanning, rehabilitation and reconstruction on a large scale is most desirable in the interests of public welfare.

In agreement with these conclusions, the sub-committee at its next meeting endorsed the suggestion that in order to carry out the terms of its appointment, investigation along the lines suggested below would be necessary. It was agreed that there were certain areas within the city limits of Vancouver that are "blighted" within the terms of a definition taken from "Can Our Cities Survive" which is a valuable work dealing with modern town planning and housing. This definition is as follows:

"A blighted area is one on the down-grade which has not reached the slum stage, but which frequently exhibits at least some of the characteristics of slums."

The sub-committee therefore concluded that the investigation of such local areas should determine:

1. The location and the size of each area, and whether it is capable of redevelopment as a neighborhood unit. Whether close enough to the centre of employment and to the central business district.

And whether convenient to major streets and recreational areas.

2. That the statistical data which has to be gathered should give details as to the property ownership, whether public or private, the street acreage, including lanes, and the gross acreage of the whole area.
3. Should give the present uses of the structures, the number of one-family and of apartment buildings, also the number of commercial, industrial and publicly-owned buildings; together with the age and the physical condition of all the buildings.
4. Should give the population density of the area, the sizes of the lots and the number of dwelling units per acre.
5. Should give other information relative to rental values; the location of all civic services, as water and sewer mains, the widths of existing streets, and the number of public places such as schools, etc., together with all data involving the installation of new or the change of existing services now under the control of the engineering department of the city.

The sub-committee has acquired for its study of this increasing vital problem of cities many books and articles, some of which will be listed in a later report. The only one which can be mentioned at this stage is entitled "Draft of an Act for Urban Development and Redevelopment", with a sub-title in part as follows: "Authorizing Municipalities to make plans for the development and redevelopment of blighted and other areas to carry out such plans by means of purchase or appropriation....."

It is realized that unless similar legislation is passed by the city or province that the work of your sub-committee, and indeed much of the effort of the entire housing committee will be largely negated. At present the city has no legal machinery whereby part or all of the properties in such areas could be taken over, either by the city or by a redevelopment company established under the powers of civic or provincial legislation. Your Committee has received information to this effect from the Corporation Counsel.

Therefore in submitting this report, and in moving its adoption, it is requested that such adoption will include instructions to this committee and to the legislative sub-committee to interview the city council, seeking from that body both advice and assistance whereby practical results in the elimination of present blighted areas and the prevention of further slum areas may be realized.

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F. E. Buck,
Chairman.

F.E. Buck

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This sub-committee held its first meeting in the City Hall on October 28th. Subsequent meetings were arranged for November 4th and 18th.

The sub-committee having endorsed a number of conclusions with regard to the blighted and slum areas in the cities of to-day now wishes to submit a summary of these conclusions:

1. At its initial meeting, the committee resolved that in order to prepare tentative redevelopment plans for certain areas of Vancouver, the findings of other cities with respect to the menace of such areas be accepted.

These findings are to the effect that such areas are:

1. Substandard and partially unsanitary with a rapidly declining economic value.
2. That many of the buildings in these areas by reason of age, obsolescence, or physical deterioration have become social liabilities, with much lower taxation and investment values.
3. That the existence of such areas result in over-crowding, leading to slum conditions involving greatly increased costs for civic services as compared to other areas of the city.
4. That such areas constitute a menace to the health, safety, morals and welfare of the citizens, and that their clearance, replanning, rehabilitation and reconstruction on a large scale is most desirable in the interests of public welfare.

In agreement with these conclusions, the sub-committee at its next meeting endorsed the suggestion that in order to carry out the terms of its appointment, investigation along the lines suggested below would be necessary. It was agreed that there were certain areas within the city limits of Vancouver that are "blighted" within the terms of a definition taken from "Can Our Cities Survive" which is a valuable work dealing with modern town planning and housing. This definition is as follows:

"A blighted area is one on the down-grade which has not reached the slum stage, but which frequently exhibits at least some of the characteristics of slums."

The sub-committee therefore concluded that the investigation of such local areas should determine:

1. The location and the size of each area, and whether it is capable of redevelopment as a neighborhood unit. Whether close enough to the centre of employment and to the central business district.

F.E. Buck

HOUSING PROGRAMME

1. GENERAL RECOMMENDATION FOR POST WAR HOUSING PROGRAMME FOR BRITISH COLUMBIA.

2. WHY:
1. Health and morals *Rev Scott*
 2. Existing overcrowding *Buck*
 3. Urban and rural slums *Freshwater*
 4. Delayed replacements *Brackley*
 5. Backlog *Group*

3. OUTLINE OF POINTS OF ENQUIRY

Development of Canada's housing programme to date:

1. National Housing Act. *Buck Act*
2. Wartime Housing
3. Home Improvement Plan
4. Private enterprise *Brackley*

4. FEATURES OF OTHER PROGRAMMES

1. U.S.A. *Mary Smith*
2. Great Britain *Brackley*
3. Sweden *Govt*

5. PROPOSED HOUSING PROGRAMME FOR BRITISH COLUMBIA

1. Estimated urban *Buck*
2. Estimated rural *Regional Dev*
3. Timing for construction *5 year programme*
4. Home ownership
5. Low cost - low rental
6. Suburban and rural

6. RELATIONSHIP OF PUBLIC HOUSING AND PRIVATE CONSTRUCTION

7. CO-OPERATIVE HOUSING

8. ZONING AND PLANNING

9. NATIONAL, PROVINCIAL, AND MUNICIPAL RESPONSIBILITIES

FOREWORD

In August 1942 a conference, on Politics and Economics, was held by the Public Affairs Institute at Camp Elphinstone on Howe Sound. Following the discussions on Post-War Rehabilitation, conducted at this camp, a number of the Institute members met regularly throughout the winter months to take up a specific aspect of this subject - namely, Post-War Housing in British Columbia. It was intended that the conclusions resulting from this study should be presented to the British Columbia Post-War Rehabilitation Council.

The following is a report of the findings and recommendations of the group.

A PROPOSAL FOR A POST WAR HOUSING PROGRAMME IN BRITISH COLUMBIA

There have been in the past in British Columbia, and more particularly in Vancouver, many fine efforts by well intentioned private, semi-public and public bodies to be of assistance in providing a solution to British Columbia's housing problem. We note that Point Grey had the first zoning by-law in Canada, and certain of our larger companies have provided good housing conditions for their workmen at reasonable prices. The development plan drawn up by the Greater Vancouver Town Planning Commission is an excellent groundwork on which Vancouver may build with confidence. It should be the concern of all intelligent and public-spirited citizens to see that this plan is fulfilled in accordance with the best methods and most up-to-date knowledge and experience available.

So much for the blue-print -- now let us look at the actual situation. We must confess that at the present time, too large a portion of our housing constitutes not only a menace to the health and well-being of the present occupants, but also a source of blighted humanity which will, through no fault of its own, be unable to contribute a full share to the development of the community or of the nation. While the need for improved housing, particularly for certain sections of our population, is evident on many sides, the extent of this need is all too often underestimated. There is no excuse, in a young and growing province such as British Columbia, for the deplorable housing conditions which are already too prevalent in many of our urban and rural areas.

During the depression years, unemployment and lack of business activity cut home building to a minimum. Housing conditions in centres near industrial works and training centres, already acute before the war, have now been aggravated by recent increases in population and by the almost complete cessation of home construction. It has been reliably estimated that there is now in Vancouver alone a backlog of some 10,000 needed homes. As a result, we find in this city many hundreds of examples of serious overcrowding and a definite shortage of property for rent or sale. Besides the desperate lack of houses available, consideration must be given to the fact that possibly one-fifth of all existing dwellings are either badly outmoded or in need of immediate repairs. Conditions in the city show more variation from excellent to very poor than in the country. Housing on our western Canadian farms is perhaps more uniformly poor than in the cities. This is especially so in the pioneer settlements, in fact, in all areas but the well-established ones. Detailed sur-

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Vancouver Post-War Housing Committee - Reports

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veys of conditions on B.C. farms have not been reported, but the obvious fact is that on most farms the housewife's life is one of unnecessarily hard work and drudgery. Too few of even the most substantial farm houses have running water, bathroom facilities or electricity.

The Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto gives the results of an exhaustive study of the housing situation in that city. A few figures from the Report, which could be duplicated in any comparable situation in British Columbia, should serve to focus attention on the effects of poor housing on health and morals:

(1) The report revealed a T.B. rate of 2.5 per thousand among the more adequately housed groups, in contrast to a rate of 3.7 per thousand among the more poorly housed people.

(2) Infant mortality ranged from 6.3 per thousand in a good district to 12.1 in a very poor district.

(3) General mortality jumped from 10.8 per thousand among those living in four-room houses to 29.9 per thousand among those living in one-room houses.

(4) Delinquency and adult crime flourish in the poorer sections of our cities.

The Toronto survey reports a four-fold increase in juvenile crime when the poorer sections were compared with the better areas.

In the office files of the Vancouver Town Planning Commission are the reports of several surveys of Vancouver's housing situation conducted by reliable groups and various special organizations. These reports reveal a state of housing equally as deplorable as any found in the Toronto survey. Surely we must agree that people should not be expected -- in fact -- should not be allowed to endure conditions producing such misery and despair.

One of the disturbing features of present day slums is that despite expenditures for social and welfare work, in these areas conditions perpetuate themselves and in fact become steadily worse. Unless the underlying contributory causes are recognized and removed, the expenditure of even large sums of money for the maintenance of health and order serves only to palliate and not to correct the situation, and brings no lasting benefits. It is not only sound sociology but sound economy to remove these blighted areas and to prevent their recurrence. One example from the city of Boston will serve to illustrate this point. It costs the city of Boston \$48.00 per year per inhabitant just to keep up police and fire protection, public health and other municipal services in the slums, while in the city's other residential districts the cost of

services is less than \$11.00 per person.

Similar data are not available for Vancouver, but it is obvious that if even comparable figures are applicable the saving by slum clearance from this source alone would be tremendous.

The cost to a nation for its tolerance of slum and semi-slum conditions cannot be measured in terms of dollars and cents alone, for the toll taken by disease and crime, which have their firmest footholds in slums, cannot be estimated by our usual yardsticks. Tuberculosis and rickets are diseases of poverty and poor housing. Conditions of over-crowding, lack of toilet facilities and filth described in the Vancouver surveys are factors contributing to the existence and maintenance of disease and epidemics.

Teachers from the poorer sections of the city report that children from such homes as those described are unable to make the progress that they would under better environmental conditions. Clearly, good housing and sound nutrition go hand in hand to make a fine, sturdier nation. It is simply false economy for British Columbia (and Canada) to neglect any longer than is absolutely necessary her already too large areas of sub-standard housing, both urban and rural.

An analysis of our urban dwellers from the standpoint of their ability to provide satisfactory housing suggests that they may be divided into three general groups:

- (1) Those whose income is sufficient to enable them to become home owners without any form of assistance.
- (2) Those persons of moderate income who are able to make a small down payment and meet amortization payments with some degree of confidence. This group includes professional men and women in the lower salaried brackets, teachers, clerks, and skilled artisans. From the point of view of numbers and stability, this is an important group in the community.
- (3) Those persons whose income is insufficient for one reason or another to provide, without some form of assistance, the minimum comforts necessary for decency and wellbeing. This too often neglected group includes our lower-paid workers, our aged and infirm, and those in receipt of public assistance in one form or another. The meagre incomes of persons in this group are insufficient to enable them under present costs to become home owners, and as a result they are forced to seek shelter in the poorer parts, oftentimes at rents far in excess of the true worth of the property they live in.

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Included in this class is a great percentage of our Canadian workmen. Dr. G.G. Faludi, University of Toronto housing expert, has stated that 62 percent of Canadian workers should not spend more than \$20.00 monthly for rent because of low earnings. This statement is confirmed by investigations of U.S. authorities. The Committee on Relationship of Income and the Home of the Hoover Conference on Housing in 1932 reported in part as follows: "The varied studies of this Committee have demonstrated that there are with-in the American population large numbers of families who cannot under any circumstances afford to purchase houses." While many of our housing plans in Canada have been commendable, they have very largely overlooked this important group. From the standpoint of the manner in which we have failed to meet the needs of this substantial section of the population, Canada's housing programme has been definitely inadequate. This has not at all times been the fault of Dominion authorities, but rather in some instances at least has been due to selfishness and lack of foresight on the part of local bodies.

Part I of the National Housing Act (1938), providing for loans to approved persons, at reasonable rates of interest, was of great assistance to many middle-class citizens. Part III of the Act provided assistance for those who wished to make improvements to their homes. However, Part II, which provided for the loaning of money to local housing authorities or municipal councils at low rates of interest ($1\frac{3}{4}$ - 2%) for low-cost, low-rent housing projects, was a complete failure; for no Canadian city had sufficient foresight to take advantage of the opportunity presented. Construction under the War-time Housing Act has certainly filled an immediate need, but it is feared that after the war, houses built under this plan will not be considered temporary and, quickly deteriorating, will become a liability to the community.

While the assistance given by government authorities has been far from negligible, the greatest portion of Canadian housing has been provided by private enterprise. That it has sometimes succeeded in providing housing in keeping with the best knowledge and standards in our possession is evident in the substantial residential districts of our cities -- built up by private enterprise for that section of our population which can afford to pay the price. It is, however, also obvious that private enterprise cannot and should not be expected to provide accommodation for the lower-income groups. This seems to us clearly a responsibility of society at large. It is difficult to follow the reasoning of those who oppose public provision for decent accom-

modation for the lower-income groups, while at the same time admitting the inability of private enterprise to provide this necessity.

With this background of understanding of the situation in Canada, the group proceeded to examine what had been accomplished in other countries -- notably England, Holland, Sweden and the United States. For the purposes of this report, it will be sufficient to note a few of the chief characteristics of the housing programmes in these countries.

- (1) Town planning is considered a necessity.
- (2) Government agencies have been set up to provide low-cost, low-rent housing to meet the needs of the lower-income groups.
- (3) Local bodies work in close cooperation with the central planning authority and are largely given the responsibility for the actual details and execution of the plan.
- (4) In some cases, a significant development has been the collaboration of government and civic authorities with trade unions and cooperative societies.

A very special example is found in the city of London which has built and manages 65,000 homes for the low-income workers. Some of the benefits derived from the housing programme in England, were clearly shown when the first men were drafted for the present war. Of those called in 1929, 83% ranked as first class, compared to 36% in 1917-18.

Before outlining its proposals for housing in British Columbia, this group would point out that the size of the undertaking will be reduced by the continued provision of full employment. Many war workers in receipt of an adequate income for the first time in over ten years would become home owners if they were able with any certainty to plan on employment after the war. Continuous full employment is the first requisite in the correction of most of our social ills, including poor housing. With a steady wage, the city dweller will aspire to and secure for himself the best available accommodation, and with a decent standard of rural living, the rural dweller will demonstrate that he too needs and can enjoy better accommodation.

It is not too early to lay our Provincial plans for a post-war housing development in British Columbia. Much ground work will be necessary before a plan can be put into operation. Details pertaining to the division of responsibility between the Dominion, Provincial and Municipal authorities should be decided on at as early a date as possible.

The maintenance of an overall social standard in matters of health, pension, housing and education would seem properly to constitute a responsibility for the Federal Government. If our population is to be rehoused, and in our opinion that will be one of our most immediate and pressing post-war problems, the Dominion Government will have a definite responsibility. Our Provincial Government will in addition to passing the necessary enabling legislation have to assume the role of integrating Dominion and Municipal plans. Past experience has proved that Municipal Councils or properly constituted local housing authorities are most efficacious in carrying out plans embodying the needs of the community. It is true that under this suggested arrangement, authority is divided, but each has a stake in the success of the plan and it is therefore much more likely to succeed.

In the matter of post war housing, the B.C. Post-War Rehabilitation Council will no doubt work in close conjunction with Dr. James' National Council on Post-War Reconstruction. Unless the trend with respect to the method of dealing with the matter of finance is reversed, and that seems unlikely, the financing of any post-war housing project would be a Dominion responsibility with the necessary schemes and administration being provided by the Provincial and Municipal authorities.

Because there are more data relative to Vancouver in our discussions, we have limited ourselves to the problem as it pertains to this city. Similar conditions exist in other B.C. municipalities. The actual extent of these conditions, however, can only be determined by a survey conducted for that purpose.

As stated previously, at the present time, Vancouver city is in need of 10,000 houses, and this number will continue to increase as the war is prolonged and building programmes are delayed. The workmen and materials, which will be used in the construction of this number of houses, indicates the need for a timing plan. In order to make as decent a progress as possible, a programme involving the construction of not less than 2,000 dwellings per year in Vancouver, over a five-year period, should be drawn up, subject to upward revision when the need is demonstrated. The final decision, with respect to the number of each type of home built, must be based on the existing needs. While housing of all types is short, the greatest need today is for the low-cost, low-rental house, and it is the needs of the groups which can afford only this type of house that must be given special consider-

ation. If provision is to be made for this low-income group, an extension of our housing programme into the field of public or municipal housing is essential. This means that substantial assistance must be forthcoming from the Dominion, Provincial and Municipal governments. The form that such assistance will take may be determined by a number of factors. Plans may include (1) a writing-off of a portion of the initial costs in a manner analogous to that proposed for soldier settlers on farms, (2) the waiving of certain charges and the lowering of interest rates, (3) the sponsorship of schemes involving prefabrication and the use of low-cost materials certain to be available as a result of advances in wartime research, (4) the granting of low interest loans to cooperative building societies.

Very little data relative to housing conditions in rural areas is available, and the problem in rural areas presents its own set of conditions. The provision of cheap credit for specified improvements would seem to constitute the greatest need. The framing of special legislation, meeting the need of rural areas is urgently needed. Rural Canada, by study and other means, is awakening to the discrepancy in living standards between the urban and rural areas. After the war, an insistence on the part of Canadian agriculture for a more equitable share will become increasingly strong, and those of us interested in the field of housing should be appreciative of the problems confronting rural Canada, and be ready to provide not only the initiative, but also considerable assistance in the solution of this, one of their many problems.

As a result of its studies, this Committee makes the following recommendations for a programme of rural and urban redevelopment as one of the necessary public undertakings in British Columbia during the post-war period.

1. That a Provincial Planning and Housing Commission be appointed to determine and plan an urban and rural re-development program to provide our population with adequate and healthy housing with all social amenities consistent with proper living standards. The duties of such Commission would be:

- (a) To determine the boundaries of areas within which regional planning might be satisfactorily co-ordinated under regional planning authorities to be established.

- (b) To co-ordinate and schedule construction plans for all regions within the entire Province, in order to secure economy in administration and use of materials.
- (c) To act as supervising agency for the allocation of funds that may be made available for construction purposes, or loans.
- (d) To recommend terms under which loans might be made to municipalities for community re-development, and to individuals for purposes of house construction and home improvement.
2. That enabling legislation be enacted to allow the establishment of a planning and housing authority in those areas able to take advantage of such legislation.
3. That provision be made enabling an immediate start at the end of hostilities upon a planned program of construction of an additional ten thousand houses in Vancouver, at a rate of not less than two thousand per year, and in other urban and rural areas consistent with the urgency of their needs, -- the standards of these projects to be determined by the planning authority.
4. That the reconstruction program include a slum clearance plan and that a portion of the houses be constructed with public aid and be of the low-cost, low-rental type to provide accommodation for those affected by slum clearance and those in the low-income brackets.
5. That home construction and home improvement be carried out as part of a general program of civic re-development:
- (a) To remove slums, blighted and decayed areas, narrow streets and traffic congestion.
 - (b) To provide for adequate parking areas, adequate recreational facilities, and healthy industrial conditions.
6. That the housing program be designed so as to include the erection of the modern type of apartment house, for low income workers, which provides those necessary factors of air and sunlight and such facilities as nurseries, community kitchens, and laundries.
7. That provision be made for neighborhood centres to encourage co-operative effort in the productive and cultural use of leisure time.
8. That the provincial Government urge upon the Federal Government amendments to the National Housing Act (1938) and the necessary appropriations to enable the following:

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- (a) Loans at low rates of interest with a low initial equity to prospective home builders in all parts of the Province.
- (b) Loans to co-operative building societies.
- (c) Loans for low-cost, low rental housing projects in municipalities.
- (d) Adjustment of taxation to meet the needs of projects and municipalities.
- (e) Application of the Act to rural districts.

9. That the Provincial Government urge upon the Federal Government the re-enactment of the Home Improvement Act, with more generous provisions, and with application to rural districts.

10. That the Provincial Government urge the Federal Government to make loans at low rates of interest to municipalities for self-liquidating projects such as public works, including electric power extension.

11. That power sites be developed to enable electrification of all railway lines within the principal cities, and the extension of electrification to the rural districts.

A comprehensive housing programme will provide a much needed stimulus not only to the building trade itself, but also to the many allied trades -- a number of which are important primary B.C. industries. In addition to these benefits, a building programme, designed to meet adequately the needs of all sections of the community, would have a social value which can never be entirely measured in terms of dollars and cents.

Respectfully Submitted,

R.P. FORSHAW, M.Sc.
Chairman.

The members of the study group included the following: -

R.P. Forshaw - Chairman
Marjorie Smith - Secretary
Mrs. J. Van Gorder
Mrs. E. Owles
Mrs. S.G. Stewart
Jean Smith
Helen Morris
Edith Owles

Hazel Wray
Frances Brown
Margaret Matheson
Leonard Bradbury
Alfred Carlsen
Rev. T.W. Scott
Grant MacNeil, M.L.A.
Prof. F.E. Buck

January 18, 1950.

CITY OF VANCOUVER

F.E. Buck

An analysis of the data leads this Committee to make the following recommendations as one of the necessary public undertakings in British Columbia during the post-war period.

1. That a Provincial Planning and Housing Commission be appointed to determine and plan an urban and rural re-development program to provide our population with adequate and healthy housing, and educational, recreational and transportation facilities. *all these social amenities consistent with proper living standards*

The duties of such Commission would include:

(a) To determine the boundaries of areas within which regional planning

might be satisfactorily co-ordinated under regional planning

authorities *to be established*

(b) To co-ordinate and time construction plans of all regions *within* to secure

general advance for the entire Province *in order to* and ensure economy in ad-

ministration and use of material.

(c) To take advantage of mass production methods where possible as in the construction of pre-fabricated houses.

(d) To act as supervising agency for the allocation of funds that may be made available for construction purposes, or loans.

(e) To recommend terms under which loans might be made to municipalities for community re-development, and to individuals for purposes of house construction and home improvement.

2. That enabling legislation be enacted to allow the establishment of a planning and housing authority in those areas able to take advantage of such legislation.

3. That provision be made enabling an immediate start at the end of hostilities upon a planned program of construction of an additional ten thousand houses in Vancouver, at a rate of not less than two thousand per year, and in accordance with standards and in areas to be determined by the planning authority.

Loans for low-cost low-rental housing for projects and municipalities.

Adjustment of taxation to meet the needs of projects and municipalities.

Application to rural districts.

Application to rural districts.

9. That the Provincial Government be requested to urge upon the Federal Government the re-enactment of the Home Improvement Act, with more generous provisions, and with application to rural districts.

January 18, 1950.

CITY OF VANCOUVER

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4. That the reconstruction program include a slum clearance plan and that a portion of the houses be constructed with public aid and be of the low-cost, low rental type to provide accommodation for those affected by slum clearance and those in the low income brackets.
5. That home construction and home improvement be carried out as part of a general program of civic re-development ^(a) to remove slums, blighted and decayed areas, narrow streets, traffic congestion, ^b inadequate parking facilities and meagre recreational facilities, ^c and to provide for industrial expansion with healthy conditions, for workers, more parks and playgrounds, schools, auditoriums and hospital accommodation, and readier egress to the country. *the modern type of*
6. That the housing program be designed ^{SO as} to include the erection of apartment houses ^{which provide for these new workers for whom} for low income workers ^{as nurses, etc. etc.} on sites allowing ample air and sun, and facilities to assist housewives in employment. *all*
7. That provision be made for neighborhood centres to encourage co-operative effort in productive ^{+ cultural} use of leisure time.
8. That the Provincial Government urge upon the Federal Government amendments to the National Housing Act (1935) and the necessary appropriations to enable the following:
 - Loans at low rates of interest with low equity to prospective home builders in all parts of the Province.
 - Loans to co-operative building societies.
 - Loans through housing administration.
 - Loans for low-cost low-rental housing projects in municipalities.
 - Adjustment of taxation to meet the needs of projects and municipalities.
 - Application to rural districts.
9. That the Provincial Government ~~be requested to~~ urge upon the Federal Government the re-enactment of the Home Improvement Act, with more generous provisions, and with application to rural districts.

rooms. Conversation with some registrants revealed that their intention was, to put a room in the basement as and when need and finances permitted.

.....

January 18, 1950.

CITY OF VANCOUVER

TEMPORARY HOUSING AUTHORITY

-3-

10. That the provincial Government be requested to urge ^{is made} upon the Federal Government loans at low rates of interest to municipalities for self-liquidating projects such as public works, including electric power extensions.

11. That power sites be developed to enable electrification of all railway lines within the principal cities, and ^{of Vancouver & Elect to} homes in the rural districts.

rooms. Conversation with some registrants revealed that their intention was, to put a room in the basement as and when need and finances permitted.

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January 18, 1950.

CITY OF VANCOUVER

TEMPORARY HOUSING AUTHORITY

HOUSING SURVEY

The returns from the questionnaire have been received from every section of the City and from a very wide range of occupations and income level. Throughout the period that the returns were being received the percentages in each of the classifications indicated here, remained fairly constant. This can be taken therefore that the information is an indication of the types of housing needs; the income levels and ages of those who want to rent as well as those who want to buy. The maximum down payment in the various income groups and the percentage in each down payment group will be of value.

The questionnaire published in the local press and available at the City's drug stores was replied to by 2517 persons. There was no obligation on them to give the information and the questionnaire specifically stated that it did not constitute an application for housing.

It was quite evident that the great majority exercised care in trying to give an accurate picture of their housing needs. Only 5% failed to give the important information of their annual income. The occupations of this minority gave a general indication of the amount. The incomes shown can be accepted as reasonably correct as they conformed within a very close margin to the average for that indicated occupation.

TOTAL RETURNS show 54% want to RENT
46% " " BUY

RENTAL GROUP

69% show income of \$2,000.00 or less
95.5% " " less than \$3,000.00

OWNERSHIP GROUP

66% show income of \$2,500.00 or less
88% " " \$3,000.00 "
78% indicate they can make a down payment of \$1,000.00 or less
32% indicate they can make a down payment of \$500.00 or less

	1 B.Room	2 B.Rooms	3 B.Rooms	4 B.Rooms
TOTAL	16%	52.5%	29%	2.5%
RENTAL GROUP	26%	51%	21%	2%
BUYING GROUP	6%	54%	37%	3%

AVERAGE NUMBER OF CHILDREN IN ALL
FAMILIES COMPLETING QUESTIONNAIRE

- TWO -

BEDROOM REQUIREMENTS

It will be noted that while the rental and buying groups show a need of over 50% in each instance, for two bedrooms, the rental group indicates a need of one bedroom units of 26% as against only 6% for those wishing to own. The additional information reveals that almost all the single bedroom needs in the rental section are for single persons or couples, particularly older and low income couples.

In the buying group there is evidence of many applications for two bedrooms as being minimum requirements for their present family and no provision for any additions or changes due to children needing separate rooms. Conversation with some registrants revealed that their intention was, to put a room in the basement as and when need and finances permitted.

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- 2 -

RENTAL QUESTIONNAIRE

ANNUAL INCOME LEVELS

Social Assistance and Unemployed	3.5%
Pensioners - all types	15.
Incomes under \$1,000.00	4.5
" \$1,001.00 - \$1,200.00	3.5
" 1,201.00 - 1,500.00	6.5
" 1,501.00 - 1,800.00	12.5
" 1,801.00 - 1,999.00	9.
" 2,000.00	14.5 69%
" 2,001.00 - 2,500.00	21.5%
" 2,501.00 - 2,750.00	4.25
" 2,750.00 - 2,999.00	.75 95.5%
" 3,000.00	2.25%
" 3,001.00 - 3,600.00	2.
" 4,000.00	.125
" Over 4,000.00	.125 100.%

	1 B. Room	2 B. Rooms	3 B. Rooms	4 B. Rooms
Unemployed & Social Assistance..	6%	2%	3%	10%
Pensioners.....	13	5	-	-
Incomes under \$1,000.00	11	4	2	-
" \$1,000.00 - \$1,200.00	4	6	2	-
" 1,201.00 - 1,500.00	15	14	15	15
" 1,501.00 - 1,800.00	17	12	5	30
" 1,801.00 - 1,999.00	13	20	17	30
" 2,000.00	10	25	37	15
" 2,001.00 - 2,500.00	6	6	9	-
" 2,501.00 - 2,750.00	2	1	-	-
" 2,751.00 - 2,999.00	1	1	5	-
" 3,000.00	1	1	3	-
" 3,001.00 - 3,600.00	1	1	-	-
" 4,000.00	-	-	-	-
" Over \$4,000.00	-	-	-	-
Percentage of total	26%	51%	21%	2%

- 3 -

PURCHASE QUESTIONNAIRE

INCOME LEVELS

Incomes	under \$1,800.00	
"	\$1,800.00 - \$2,000.00	9%
"	2,001.00 - 2,250.00	16
"	2,251.00 - 2,500.00	15
"	2,501.00 - 2,750.00	26
"	2,751.00 - 3,000.00	9
"	3,001.00 - 3,600.00	13
"	3,601.00 - 4,000.00	7.5
"	Over \$4,000.00	2.5
		34%
		<u>100%</u>

DOWN PAYMENTS

Under \$500.00	
\$500.00	4%
\$501.00 - \$750.00	28
\$751.00 - \$999.00	10
\$1,000.00	7.5
\$1,001.00 - \$1,250.00	29
\$1,251.00 - 1,500.00	3
\$1,501.00 - 2,000.00	9
\$2,001.00 - 2,500.00	6
\$2,500.00	5
	3
	<u>100%</u>

PURCHASE QUESTIONNAIRE

	1 B. Room	2 B. Rooms	3 B. Rooms	4 B. Rooms
Incomes under \$1,000.00	-	5%	-	10%
" \$1,000.00	5%	-	-	-
" 1,001.00 - 1,250.00	5	3	-	-
" 1,251.00 - 1,500.00	-	4	1.5%	-
" 1,501.00 - 1,800.00	10	14.5	4.5	-
" 1,801.00 - 1,999.00	10	5	4	-
" 2,000.00	20	6	11	10
" 2,001.00 - 2,250.00	25	11	18	10
" 2,251.00 - 2,499.00	10	18	16	-
" 2,500.00	5	12	6	10
" 2,501.00 - 2,750.00	10	8.5	10	-
" 2,751.00 - 3,000.00	-	12	13	20
" 3,001.00 - 3,600.00	2.5	1	7	-
" 3,601.00 - 4,000.00	2.5	1.5	6	-
" 4,000.00	-	3	3	10
Total	6%	54%	37%	3%

- 4 -

APPLICANTS WANTING TO BUY

Incomes shown for the three most popular downpayments.
\$500.00 DP. \$501-999.00 \$1000.00

1001-1250.	1%	3%	1.5%
1251-1500.	8%	---	3%
1501-1800.	4%	8%	7%
1800-2000.	19%	14%	13%
2001-2250.	17%	24%	19%
2251-2500.	22%	12%	19%
2501-2750.	14%	8%	8%
2751-3000.	7%	18%	13%
3001-3600.	4%	9%	9%
3600-4000.	4%	4%	7.5%

.....

AGES OF THOSE WANTING TO BUY, IN RELATIONSHIP TO DOWNPAYMENT

<u>DOWN- PAYMENT</u>	20-25	26-30	31-35	36-40	41-45	46-50	51-60	61-65	66 & OVER
\$500.00	9%	21%	22%	16%	12%	8%	9%	3%	---
\$501-999.	18%	25%	25%	14%	14%	1%	2%	1%	---
\$1000.00	3%	22%	20%	21%	9%	12%	9%	2%	2%

Total in
each age
group.

9%	21%	21%	18%	11%	9%	8%	2%	1%
----	-----	-----	-----	-----	----	----	----	----

It may be stated that the percentage of those in the low income groups in shared accommodation needing housing is probably much higher than the figures indicate. From information received and many enquiries there was evidence of a fear that the information supplied as to their present accommodation and rents might get back to their landlord and be used to their disadvantage either by the raising of their rents or given notice to vacate.

This voluntary information should be of assistance to those planning a housing programme, indicating as it does the percentages of those who wish to buy, their income levels, their down payments and the percentages of those who want to or will have to secure rental housing.

Respectfully submitted,

Alderman Proctor
(Chairman on behalf of the
Temporary Housing Authority.)

A HOUSING PROGRAM FOR B.C.

With the passage of Dominion enabling legislation providing for joint participation by all three levels of government, the housing problem in British Columbia is being action now rests with the provincial government. The housing sh at least, constitutes a population. Some ind housing are given in Earlier Domini program, designed to

PRIVATE BUILDING

To overcome the placed on the stimula in the Greater Vancou the tightening of cre The extended f the National Housing the actual cost of th (For a summary of the

RENTAL-PURCHASE HOUSING

It is underste the joint Dominion-Pr i.e., with very low d By reducing dc be brought within buyi sometimes been sugges the extension of N.H. income.

The carrying c house, amount today t provisions, of around also possess the dow In 1947, a yes taxpayers (other thar roughly 35% of the t

The advantage employment, th available to r total savings dubious policy

While, therefo for those who good to encour through the fe

RENTAL HOUSING

A recent Civic accommodation in Vanc or had insufficient income to consider house purchase, even under the most favourable conditions of costs and financing. It is clear therefore that if we really intend to meet our housing problems, rental housing must play an important part in any housing program and it is gratifying to note that it is the government's intention to build rental housing in addition to houses for sale.

It is estimated that with 3% financing and 40-year amortization, multiple or row housing can be built today to rent for around \$45 a month excluding heat. While this rent

In accordance with a recommendation adopted at the last meeting of the Commission, I am enclosing the following:

1. A copy of the Housing Survey carried out by the Temporary Housing Authority of the City of Vancouver
2. A copy of a Housing Programme for B.C. as outlined by the Vancouver Housing Association

These matters are referred to you for your information pending their consideration by the Housing & Blighted Areas Committee

VANCOUVER TOWN PLANNING COMMISSION
F. M. Ross, Secretary

he principal urban centres being and stability of the o the community of bad and a comprehensive housing ation, is now required. liance must continue to be of 35% in dwelling starts be ascribed in part to r the 1949 amendments to to approximately 85% of potential market for houses. addition, planning, under on a rental-purchase basis, ent of the population will wever, as large as has purchase, especially since itial, but insufficiency of tenance, on a minimum cost al income, under N.H.A. comes over this figure ordinary N.H.A. loan. yment, the number of B.C. comes over \$2200 a year was

ed. Insecurity of argin of income ment of a man's id asset, a very ownership possible do more harm than home ownership

,500 households requiring es either wished to rent, under the most favourable es either wished to rent, our housing problems, rental housing must play an important part in any housing program and it is gratifying to note that it is the government's intention to build rental housing in addition to houses for sale. It is estimated that with 3% financing and 40-year amortization, multiple or row housing can be built today to rent for around \$45 a month excluding heat. While this rent

A HOUSING PROGRAM FOR B.C.

With the passage of Dominion enabling legislation providing for joint participation by all three levels of government in a housing program, the final decision on future housing action now rests with the Province and the municipalities.

The housing shortage is a province-wide problem and, in the principal urban centres at least, constitutes a most serious threat to the health, wellbeing and stability of the population. Some indications of the social and economic costs to the community of bad housing are given in Schedule 2.

Earlier Dominion housing measures have proved inadequate and a comprehensive housing program, designed to meet the needs of all sections of the population, is now required.

PRIVATE BUILDING

To overcome the numerical shortage of dwellings, chief reliance must continue to be placed on the stimulation of private building. The serious drop of 35% in dwelling starts in the Greater Vancouver area in 1949 from the previous year can be ascribed in part to the tightening of credit facilities.

The extended financing facilities now made available under the 1949 amendments to the National Housing Act, whereby purchasers can obtain loans up to approximately 85% of the actual cost of the dwelling, should considerably extend the potential market for houses. (For a summary of the 1949 amendments, see Schedule 1.)

RENTAL-PURCHASE HOUSING

It is understood that the Provincial Government are, in addition, planning, under the joint Dominion-Provincial program, to build houses for sale on a rental-purchase basis, i.e., with very low down payments.

By reducing down payments to \$500 or less, a further segment of the population will be brought within buying range. This segment is probably not, however, as large as has sometimes been suggested, since the principal obstacle to house purchase, especially since the extension of N.H.A. financing facilities, is not lack of capital, but insufficiency of income.

The carrying charges, including taxes, but excluding maintenance, on a minimum cost house, amount today to over \$40 a month, requiring a minimum annual income, under N.H.A. provisions, of around \$2200. A good proportion of those with incomes over this figure also possess the down payment of around \$1000 required under an ordinary N.H.A. loan.

In 1947, a year of relatively high income levels and employment, the number of B.C. taxpayers (other than single persons without dependents) with incomes over \$2200 a year was roughly 35% of the total number of families in B.C.

The advantage of home ownership can, moreover, be overstated. Insecurity of employment, the need for labour mobility, and the small margin of income available to meet contingencies, may often make the investment of a man's total savings in what is, in hard times, a highly illiquid asset, a very dubious policy.

While, therefore, every effort should be made to make home ownership possible for those who can afford it, it can, in the long run, only do more harm than good to encourage the lower income groups into attempting home ownership through the failure to provide alternative accommodation.

RENTAL HOUSING

A recent Civic Housing Survey, by questionnaire, of some 2,500 households requiring accommodation in Vancouver revealed that two-thirds of the families either wished to rent, or had insufficient income to consider house purchase, even under the most favourable conditions of costs and financing. It is clear therefore that if we really intend to meet our housing problems, rental housing must play an important part in any housing program and it is gratifying to note that it is the government's intention to build rental housing in addition to houses for sale.

It is estimated that with 3% financing and 40-year amortization, multiple or row housing can be built today to rent for around \$45 a month excluding heat. While this rent

2.

level is much below that of any rental accommodation being built on a commercial basis, it is still too high for many of the groups who stand most in need of better housing.

The recent Civic Housing Survey in Vancouver showed that 55% of those families requiring to rent had incomes between \$1500 and \$2100 a year (with a rent-paying capacity of from \$25 to \$35 a month). A further 25%, who had incomes below \$1500, could pay less than \$25 a month in rent. This latter group are, generally speaking, housed in deplorable conditions, and their needs cannot be ignored.

SUBSIDIES

For these groups, subsidized housing, with rents averaging not more than \$25-\$30 a month, must be provided; and until a start is made in building directly for these families, instead of waiting hopefully for high-priced houses to filter down by degrees to their income level, we shall never get to grips with the slum problem.

While objection can be taken to the principle of housing subsidies, as to other forms of social assistance, every country which has seriously tried to tackle its slum problem has been forced to use this weapon, and the United States are today planning to build over 800,000 subsidized low rental housing units during the next six years.

The only alternative to subsidizing new housing is to subsidize slums, as we are doing today in the form of higher police, fire, health, social and administrative costs.

Evidence from a large number of cities (see Schedule 2) establishes irrefutably that the overall cost of maintaining the average city slum is far in excess of the cost of rehousing its inhabitants in decent conditions. In Vancouver itself, a recent survey of an area covering 162 acres showed that the cost of maintaining civic services for the area was approximately twice the revenue received from it in taxes.** These figures did not include heavy expenditures by the Dominion and Provincial governments and by charitable organizations in the same area.

That the public have accepted the principle of subsidy as the only practical means of dealing with the slum problem is attested by the large number of civic organizations in B.C. who have gone on record in favour of a low rental housing program. (See page 3).

SURVEYS OF NEED

Studies will require to be made of local housing needs and programs developed accordingly. One of the most important groups to be provided for is the old age group. There are some 37,500 old age and 'burnt out' pensioners in B.C. and their number is rapidly increasing; even if we assume that only 20%, or, say, 7,500, are badly housed, their requirements alone would justify a considerable program of low rental housing.

Social assistance cases, e.g., the broken family with young children, must also receive attention, if only because of the disgraceful conditions in which many of them are living today.

Other groups are only less badly housed. In establishing priorities, three principal criteria should be used. The family must (1) be at present badly housed; (2) possess an income not in excess of a given figure; (3) stand to benefit from better housing.

THE COST

Thanks to the heavy Dominion contribution, the cost of subsidy to the Province and the municipality would be very low in relation to the benefits gained. Assuming a subsidy

**New Neighbourhoods Needed, by Dr. Leonard C. Marsh, University of B.C. Report of Demonstration Housing Survey in the "Strathcona School" area of Vancouver. (Now in the hands of Premier Byron Johnson and His Worship the Mayor of Vancouver.)

3.

as high as \$20 a month per family, and a 50% contribution by the municipality toward the Province's share, the annual cost to each would be \$30 per year per family, while the combined cost to the Province and the municipality of providing special housing for old people should not exceed \$2 per month per person.

Against this may be set: savings in social and administrative costs; increased taxable values; and increased employment in the building and allied trades--not to mention the health and happiness of the families rehoused.

There can be few public investments which offer such good value for the money expended.
(See POSITIVE GAINS OF SLUM CLEARANCE AND REHOUSING: Schedule 3.)

TYPES OF HOUSING

If the taxpayers' money is to be wisely expended, strict economy must be exercised in the planning and construction of low rental housing. The individual house on an individual lot is not an economical unit in terms either of utilities or building costs. Well designed and well laid out two- and three-storey group and apartment housing, with adequate community facilities, can provide satisfactory housing at considerably lower cost.

ADMINISTRATION

Administration of housing projects will, it is understood, be in the hands of specially appointed Local Housing Authorities operating as separate financial entities. In the case of metropolitan areas, owing to the fact that available housing sites frequently bear little administrative relationship to work places or taxable values, there appears to be a strong case for some form of metropolitan Authority, which would enable housing costs to be spread fairly among the participating municipalities irrespective of the location of the houses provided.

LAND ASSEMBLY

The provisions for governmental assembly and development of land for housing purposes, by expediting the provision of serviced land for private building, by relieving municipalities of some of the financial burdens of providing such services, and by setting higher standards of subdivision, will constitute an important feature of the housing program, and should be fully exploited.

VANCOUVER HOUSING ASSOCIATION
505 Hamilton Street, Vancouver.

February, 1950.

ORGANIZATIONS WHICH HAVE PASSED RESOLUTIONS IN FAVOUR OF A LOW RENTAL HOUSING PROGRAM

<u>Municipal</u>	Canadian Federation of Mayors and Municipalities
<u>Business</u>	Canadian Construction Association (National body)
	Vancouver Board of Trade
<u>Labour</u>	Vancouver Junior Chamber of Commerce
	B.C. Federation of Labour) Representing all CCL and CIO
	Vancouver Labour Council) unions in B.C.
	Vancouver & District Trades & Labour Council (AFL-TLC)
<u>Professional</u>	Architectural Institute of B.C.
<u>Veterans</u>	Vancouver District Council, Canadian Legion
	B.C. Command, Canadian Legion
	Disabled Veterans Association
<u>Women</u>	Vancouver Local Council of Women
<u>Citizens</u>	Community Planning Association of Canada, Vancouver Branch
	Vancouver Housing Association

SCHEDULE 1.

SUMMARY OF PRINCIPAL 1949 AMENDMENTS TO N.H.A.

1. Assistance to Home Builders

The Central Mortgage & Housing Corporation is authorized to make loans to home owners purchasing houses from builders, in an amount of one-sixth (one-eighth for duplexes) of the loan which has been made to the builder, provided that the sale price to the home owner is fair and reasonable.

This means that if a builder secures an N.H.A. loan of \$6000 on a house costing \$8000, the purchaser can obtain a supplementary loan of one-sixth of \$6000, or \$1000, leaving a balance of \$1000 to be found by the purchaser.

General policy with regard to National Housing Act loans has also been modified. Hitherto lending values have been established at levels considerably below actual cost. It is understood that lending values have now been raised in practice about 10%, to approximate more closely to actual costs.

On the other hand, loans, instead of being on a sliding scale ranging from 70% to 95% according to the lending value of the house, will in future be fixed at a straight 80% of lending value (up to certain limits). For the house purchaser, the combined effect of these changes should mean that as a general rule he will not, in future, have to put up more than 15% of the cost of his house in cash.

As a safeguard to ensure that the builder's costs will be kept to a minimum under such financing, the price at which the builder sells, if the purchaser is to secure a supplementary loan, must not exceed the amount of the combined loan plus one-sixth.

2. Governmental Housing

Section 35 of the Act enacts that "(1) the corporation (Central Mortgage & Housing Corporation) may pursuant to agreements made between the Government of Canada and the Government of any province undertake jointly with the government of the province or any agency thereof projects for the acquisition and development of land for housing purposes and for the construction of houses for sale or for rent.

"(2) An agreement referred to in subsection one shall provide that the capital cost of the project and the profits or losses thereon shall be shared seventy-five per centum by the Corporation and twenty-five per centum by the government of the province or an agency thereof....

"(6) The Governor in Council may make regulations with respect to the projects that may be undertaken by the Corporation under this section prescribing:

- (a) the type of land which may be acquired for housing purposes and the maximum purchase price that may be paid for such land;
- (b) the type, maximum costs and rentals of housing units that may be constructed;
- (c) the number of housing units for which commitments may be given;
- (d) the rates of interest and amortization that may be charged against the capital costs of a project undertaken under this section;
- (e) the conditions under which family housing units may be sold or leased;
- (f) any other matters deemed necessary or advisable to carry out the purposes or provisions of this section."

The Dominion Government is thus given very broad powers of action in the field of rental or purchase housing and land assembly. General policy will, no doubt, be developed through Orders-in-Council as the program evolves, while detailed financial and administrative arrangements will be a matter for individual negotiation with the provinces.

SCHEDULE 2.

THE COSTS OF BAD HOUSING

RELATIONS BETWEEN HEALTH AND HOUSING CONDITIONS. TORONTO 1934.

	Incidence of T.B. per 10,000 pop.	Infant Mortality Rate per 1000 live births	Juvenile Delinquency rate per 10,000 pop.
Good Housing Areas	25	58.3	7.9 cases
Poor "	37	72.6	27.6 "
Worst "	64	121.2	36.6 "

Source: Report of the Lieutenant Governor's Committee on Housing in Toronto, 1934.

COSTS OF MUNICIPAL SERVICES IN GOOD AND POOR HOUSING AREAS. TORONTO 1946.

	**REGENT PARK	NORTH END
Expenses of		
Fire Department	\$35,524.50	\$9,521.80
Welfare Department	46,479.56	2,309.92
Street Cleaning Department	5,100.00	4,900.00
Health Department	7,200.00	3,000.00
Buildings Department	801.00	116.00
Totals	\$95,105.06	\$19,847.72
Revenue from Taxation	31,965.49	83,153.52
DEFICIT	\$63,140.57	\$63,305.80
		SURPLUS

**The site chosen for Canada's first slum clearance project, now under way.
Source: Special Report of Municipal Departments to Board of Control, 1946.

ANALYTICAL COMPARISON OF A SLUM AREA IN CLEVELAND AND THE ENTIRE CITY - 1934##

Maintenance Cost - Expressed in Comparative Per Capita Cost

FIRE PROTECTION:	Slum area,	7 times that of the entire city
POLICE PROTECTION:	" "	" "
T.B. CONTROL:	" "	" "

Social Condition - Expressed in Comparative Per Capita Frequency

MURDERS:	Slum area,	8.5 times that of the entire city
SOCIAL VICE:	" "	" "
JUVENILE DELINQUENCY:	" "	" "
ILLEGITIMATE BIRTHS:	" "	" "
T.B. DEATHS:	" "	" "

Although SLUM and BLIGHTED districts comprise about 20% of the Metropolitan residential areas, with 33% of the population of American cities, they account for 45% of the City Service Costs -- and only 6% of the Tax Revenue (Real Estate)

Source: New City Patterns, by S. E. Sanders and A. J. Rabuck, 1946.

SCHEDULE 3.
RECORDED CHANGES IN HEALTH OF POPULATION
MOVED FROM SLUM CONDITIONS TO NEW HOUSING PROJECTS

	IN SLUM AREA	IN MODERN HOUSING
# LIVERPOOL, England, 1923-24	28.4	18.2
Deaths-rate per 1,000	299	164
Deaths from T.B. per 10,000	177	131
Infant Mortality Rate		

## NEWARK, N.J., 1942-43		
T.B. per 10,000 ages 15-40	58.8	29.2
Infant Mortality Rate	41.5	34.7
Communicable Diseases, under 15	158.1	114.2

Source: # Handbook for Research in the Social Aspects of Housing
United States Housing Authority, November 1941.

The Cost of Slums in Newark. Housing Authority, City of Newark, 1946.

JUVENILE DELINQUENCY IN VANCOUVER: For the five years 1930-34, the rate of juvenile delinquency in relation to school population in the Central Business and East End districts was OVER FIVE TIMES AS HIGH as in the outer areas of the city.

POSITIVE GAINS OF SLUM CLEARANCE AND REHOUSING

INCREASE IN SURROUNDING PROPERTY VALUES DUE TO PUBLIC HOUSING PROJECTS

A recent study made by the PORTLAND HOUSING AUTHORITY of the assessed valuation of properties surrounding two permanent public housing projects in Portland, Oregon, shows that assessed valuation of properties surrounding the projects has increased strikingly since the projects' construction.

	1940-1949 Percentage Increase in Assessed Valuation		
	Immediately Adjacent Blocks	First Quarter Mile	Second Quarter Mile
Columbia Villa	96%	70%	45%
Dekun Court	112%	86%	52%

*** SAVINGS FROM REHOUSING: NEWARK, 1944

The measured savings in infant mortality, communicable diseases, T.B., fires and home accidents as a result of the removal of families from slums to five low rental projects in Newark, N.J., for the year 1944, were as follows:

	Cost
Families in Substandard Housing	\$229,520
Families in Housing Projects	80,711
Savings in 1944 from Rehousing	\$148,809

In addition, the Housing Authority listed numerous indirect and non-measurable savings due to rehousing.

***Public Housing Pays Dividends (April 1945), Housing Authority, 57 Sussex Ave., Newark 4.