

### *Reducing the Floor Area*

The typical NHA house is very substantially above the minimum housing standards, particularly in terms of liveable floor area. Therefore, a number of economies are readily available in areas where municipal by-laws permit.

The average area for a one-storey single family dwelling in Canada in 1957 was 1,154 square feet which compares with 839 square feet in 1947, an increase of 37%. While part of this increase is due to larger families, the fact remains that it is physically possible to produce well-designed three-bedroom houses of about 900 square feet and two-bedroom houses of 750 square feet. Neither of these areas contravene the space requirements of the housing standards.

### *Use of Row Housing*

Mention is frequently made of the rising costs of serviced land. The use of row housing permits better land use, coupled with savings in construction costs and servicing costs. Unfortunately, some municipalities do not regard row housing as being suitable for owner occupancy. The erection of good row housing projects should be beneficial in demonstrating their potentialities.

### *Elimination of the Basement:*

Basementless construction offers some saving in construction cost. This saving is offset, to a certain degree, by the additional area needed for heating and storage space. The net saving, therefore, is not substantial.

### *Postponed Finish*

Between 1945 and 1950, the 1½ storey house with the upstairs unfinished was very popular. The purchaser of such a house completed the spare bedrooms in his spare time with his own labour and savings. Provided the exterior finish is completed before sale, this method offers a useful opportunity to a purchaser of modest income.

### *Reduced Quality*

The elimination of frills and amenities is primarily a question of sales appeal when the house is being built by a merchant builder. No such problem exists in the case of an owner-applicant. Any person desirous of building a house to the absolute minimum set out in the Housing Standards can obtain mortgage financing for the purpose. Such a house would fall far below the average product offered for sale today.

In urban locations it is much more difficult to build a truly stripped-down house, chiefly because of municipal by-laws. Even accepting this fact, it is still possible, in an urban area, to build a minimum house for a price well below that of the average NHA house.

In the remote or outlying areas, it is possible to effect much greater economies. At an earlier hearing of the Committee I mentioned a number of items which could be omitted from a house without contravening the Housing Standards.

### *Cost of Land and Services*

You will note, gentlemen, that my comments up to this point, have referred solely to the cost of the structure. Perhaps, even more important is the necessity for reducing the cost of land. Even a cheap house, if placed on expensive land, is beyond the means of the families now under discussion.

Our records show that the average price paid for a lot has risen from \$523 in 1947 to \$2,582 in 1958. Indeed, in some metropolitan areas it is impossible to buy a serviced lot for less than \$5,000. It should be explained that the figures