

was duly incorporated under the Joint Stock Companies Act. Its purpose was to take practical steps towards providing better housing accommodation for the working classes in the city, by building and renting dwellings at a reasonable figure.

Stock in the company to the amount of over \$100,000 was subscribed to by 160 prominent citizens of Toronto, who were canvassed by members of the Canadian Manufacturers' Association, the Board of Trade and a special committee of ladies. The latter were enlisted in the cause through the interest and sympathy of Lady Gibson, who called a meeting for the purpose at Government House. After making a call on the stockholders for a portion of their subscription, the company proceeded to acquire a block of land in the north-eastern section of the city with the intention of laying it out as a garden suburb. An attractive plan was prepared calling for the diversion of two minor streets in order to give the property a more pleasing appearance and houses of different sizes were designed to harmonize with the general effect.

It being necessary to secure civic consent to the diversion of streets, the company applied to the city council for this permission. Here they encountered their first serious obstacle, for opposition to their project came to a head at this juncture. A certain minority of the council fought against any concessions and were so successful in their blockade tactics that the entire housing scheme was held up for several months.

Meanwhile the promoters of the company had come to the conclusion that their proposed method of financing would be inadequate. To secure sufficient funds to carry through the project satisfactorily was a proposition that caused them some concern. In England and on the continent government funds were available for such work, but in Canada it would be difficult to get money either from the government or from private sources to meet the needs of the situation.

The happy thought which broke the *impasse* was to approach the provincial legislature and have it pass an act whereby the city itself, which was after all to be the gainer by the carrying out of the enterprise, should guarantee the company's bonds up to a certain specified amount. This would practically make the city a partner in the housing scheme and lift the whole undertaking to the level of a municipal work, supported by all the people and to the advantage of the entire population.

THE Housing Act embodies this idea and extends it to become applicable henceforth to any housing company, suitably organized, and operating in any city or town in the province. From being a measure of relief to help the Toronto company out of a difficulty, it becomes an important piece of constructive legislation, which is already bearing fruit.

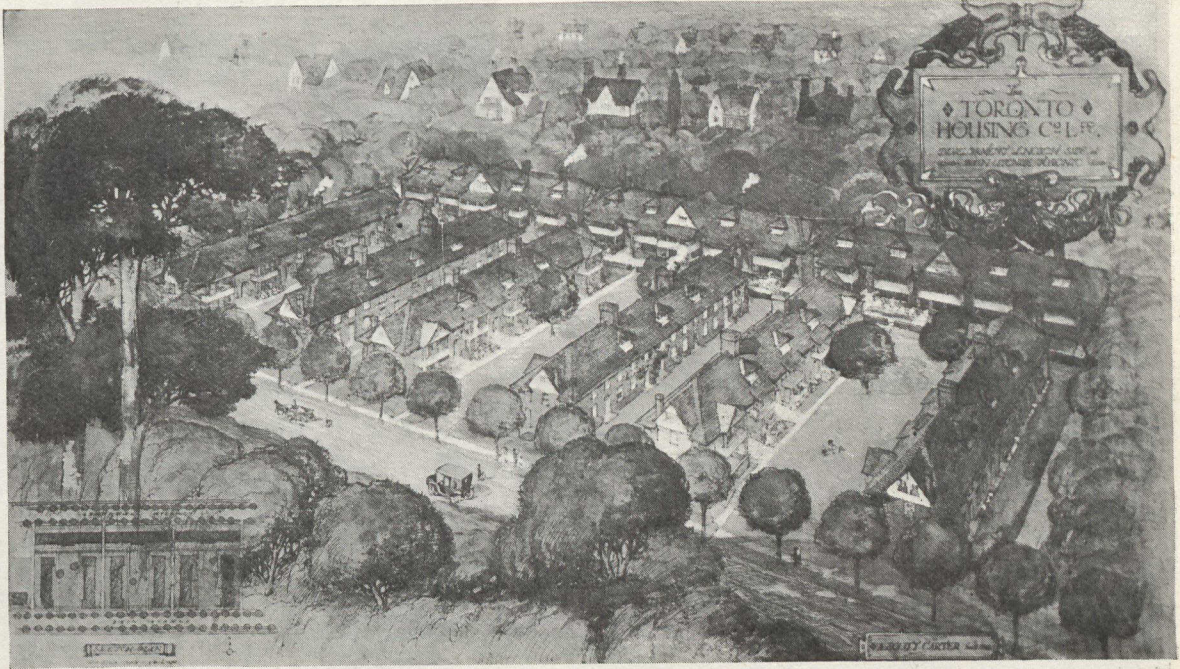
The delicate point in the arrangement has been to make the objective easily obtainable while rendering abuse of the act impossible. Where such generous assistance is to be had from municipalities, there would doubtless be attempts to turn the purposes of the legislation to private advantage. To offset this danger, provisions have been introduced which safeguard its proper working.

Thus the company to be assisted must have as its main purpose the acquisition of lands in or near a city or town in Ontario and the building thereon of dwelling houses of moderate size, improvements and conveniences, to be rented at moderate rents. It must be shown that additional housing accommodation for those living and working in the municipality is urgently needed and that the object of the company is to help meet this need and not to make profits. Then, before any guarantee is given, the town or city through its council must approve of the location of the lands selected for the housing accommodation and of the general plans for the houses.

The council of the town or city, whose guarantee is sought, is entitled to appoint one of its members to act on the directorate of the housing company, and that without any of the qualifications necessary for a regular director, such as the holding of stock in the company. The council also reserves the power to appoint any person it may choose to examine the books of the company, and to such person access to the books must at all times be given.

Having fulfilled all the conditions a housing company is entitled to enjoy the advantage conferred by the act of having its bonds guaranteed by the municipality. Ordinarily such guarantee would require the assent of the electors, but a special clause allows a council to dispense with this formality, if the by-law is approved by the provincial board of health. This is in imitation of the British legislation which has placed wide

## MODEL HOMES FOR THE WORKMAN.



Architect's Drawing of a Group of Cottage Flats Now Being Erected on Bain Avenue, Toronto, by the Toronto Housing Company. These Will Accommodate 200 Families, Who Will be Furnished With Heat and Hot Water from a Central Heating Plant. Rents Will be from \$13 to \$18, According to Size of Flat.

powers in the hands of the Board of Health.

The guarantee is limited, because there is no intention of having the municipalities provide all the funds, even in the shape of guaranteed bonds. The limit is placed at 85 per cent. of an amount to be fixed in the deed or deeds of trust as representing the value of the lands and housing accommodation and improvements to be built and made thereon. When signed by the mayor and treasurer of the municipal corporation, the corporation becomes liable for the payment of the principal and interest of the securities guaranteed.

Acting under the powers conferred by the new act, the Toronto Housing Company, which declared itself to be such an organization as that described in the second clause, applied to the city council for the guarantee of bonds amounting to \$850,000, being eighty-five per cent. of a proposed million dollar investment in lands and houses. The necessary by-law empowering the mayor and treasurer to sign the guarantee was carried recently without much difficulty. A new block of land lying between Spruce Street and Gildersleeve Avenue had meanwhile been acquired, and this property, together with plans for a group of houses, were duly brought to the attention of council, following the requirement of the act, so that they might be approved before the actual guarantee was signed. This step proved to be a mere formality, and, to

being erected on the four sides of the block, leaving in the centre a large grass court intended to be used as a playground by the younger children of the families living in the surrounding houses. The idea underlying the plans for the dwellings was to provide convenient homes with sanitary arrangements at a rental that might readily be met by the average workman.

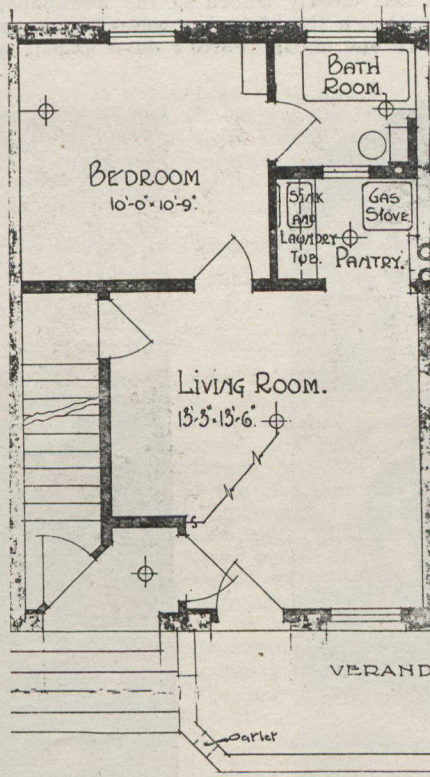
Thus in the houses of Type B, which contain four apartments, there is to be found a large living-room, two good-sized bed-rooms, a bath-room and a pantry-kitchen. The latter is one of the significant features of the house, for it means the separation of the cooking operation from the general living-room, thus giving the housekeeper a better opportunity for carrying on her work, introducing economies and making the living-room more comfortable and convenient. Type C houses are smaller and are intended either for newly-married couples or else for elderly folk, whose children have grown up and left them. These contain living-room, pantry-kitchen, bed-room and bath-room. All houses in the square are heated by a central heating system, and in addition hot water is provided at the tap, so that tenants really enjoy the very latest improvements.

The rental which will be charged for a dwelling of Type B will be approximately \$17 a month, and of Type C \$12 a month. This will be subject to an increase in winter to cover the extra cost of heat. When it is remembered that this includes the use of a gas stove, which goes with the apartment, that heat and hot water service are provided and that the tenant has the joint use of the large court, the reasonableness of the charge must be evident. It is also intended to make the surroundings as pleasant and uplifting as possible and to offer prizes for best kept yards and gardens.

THE movement may be regarded as philanthropy on a business basis. No pampering of the workman nor any interference with his liberty. He, or those fortunate enough to get into the housing scheme, are paying for a service, and if so be they are getting more for their money than is customary, more will be expected of them in the way of keeping up the standard of living in the locality. Each group of houses, for there will be more of them in time, will be like a bit of heaven and will help to improve conditions all round.

Already applications for the first set of houses are pouring in. A second group is contemplated. The Housing Company has also acquired two hundred acres of land outside the city, which it proposes to form into a garden suburb. Recognizing the almost impossibility of a workman buying land anywhere near the city at a figure within his means, they have put a section of this property on the market, imposing certain restrictions in order to maintain the standard of the district, and selling it in lots at a price that is very attractive.

Several Ontario cities and towns, notably Berlin Galt, Hespeler, Preston, Brockville and Kingston are taking advantage of the new act to start housing companies, for in all these places there is a great need for improved accommodation. One may confidently expect to see a great development in this direction all over the country.



A Plan of the Smallest Flat Built by the Toronto Housing Company.

finance this last enterprise, \$400,000 bonds were guaranteed.

The Housing Company is now pushing forward vigorously the construction of dwellings on the Spruce Street property. Three types of houses are