

Even with the admitted \$3,500 median line restriction on aided "housing" the mortgage companies claim there would still be a sympathetic drop in rentals above the median line. Yet a broad policy of this "housing" will provide one of the best distribution of wages on an investment basis to replace a considerable proportional amount of the present unemployment costs.

TO PROVIDE SUCH DWELLINGS AS MAY BE NECESSARY, UPON SUCH TERMS AND
CONDITIONS AS MAY BE BEST ADAPTED TO THE NEEDS AND
REQUIREMENTS OF THE PEOPLE

The first consideration is to establish the shortage of dwellings existing in Canada, particularly in respect to adequate shelter for the low wage groups.

From the evidence adduced there appears to be a very substantial shortage due to:—

1. The ever existing normal shortage of such houses by reason that there has never been a purposeful design or construction to meet such requirements by private initiative; and to lack of economic return from this class of building;
2. The "lag" in general dwelling construction since the depression and the concurrent forced neglect and deterioration of the existing dwellings.

The program of assisted housing which the Montreal Committee recommends as necessary for Montreal is:—

1. To liquidate existing slums.
2. To prevent slums on a far greater scale from developing all over the metropolitan area in the future (which is the really important thing).
3. In due time to provide a substantial amount of low rent housing, without aggravating the difficulties of the small proprietors. The proposal is to provide under corporate ownership and collective management 4,000 dwellings per annum for twenty years.

Survey by the Assessment Department in Toronto showed between 7,500 and 10,000 families doubled up.

In Ottawa, during the past four years of financial depressions 5,842 persons were added to our population by natural increase (excess of births over deaths) and at the same time 4,917 more people moved into the city than left, making a total increase in population of 10,759.

At the beginning of this period there was no surplus of low rental houses and during these three years building of that class of houses has been practically at a standstill with the result that many houses which formerly accommodated one family in a satisfactory and sanitary manner are now occupied by two or more families for which they are not adequate.

The Bruce Committee came to the definite conclusion that in the City of Toronto there are at this moment at least 2,000 houses unfit for human habitation and in all probability 3,000 or over. It will take \$12,000,000, assuming that they propose to rebuild between three and four thousand houses.

The Dominion Bureau of Statistics sets forth that in the good years up to 1929 the value of residential building undertaken in the reporting cities was approximately \$50,000,000 to \$60,000,000 per year, which would compare closely with the Bank of Nova Scotia figures of \$100,000,000 for all Canada, since the increase in the population of these sixty cities equals about one-half of the increase in the population of Canada as a whole. But instead of there being \$50,000,000 to \$60,000,000 of new residential buildings in these reporting cities during 1933 there was only about seven and a quarter millions of such buildings, and in 1934 this amount was increased somewhat to \$8,600,000.