

## THE FEDERAL HOUSING SCHEME AND THE PROVINCE OF QUEBEC

The Editor:—

In your issue for March you published a letter from me pointing out that it was not the case that the Federal Scheme was unworkable in Quebec. As a reply to that statement you set forth reasons, advanced by the administrative commission, why the Federal loan has not been used in Montreal. As it may assist those who are interested in securing houses to understand what are the real difficulties in securing the application of the loan in Montreal, I am venturing to write you at greater length with regard to the above and other reasons that have been put forward for lack of action in Montreal.

In the first place it should be realized that there has been some misunderstanding regarding the conditions owing to the lack of opportunity for conference between the Federal, Provincial and Municipal authorities. Where there is confusion of mind regarding the precise meaning or interpretation of conditions attached to a scheme of this kind, it is unlikely that such an issue can be cleared up by correspondence. I have, on different occasions, suggested that there should be a conference to find out what are the real difficulties and I am certain that if this had been held, misunderstandings would have been removed and Montreal would have been able to have used the loan. I do not wish it to be understood that the lack of this conference has been due to any indifference on the part of the Provincial or Municipal authorities. It has simply been that the importance of having it has not been realized.

Mr. Decarie's four reasons do not in any way dispose of my statement that the housing scheme cannot be declared as unworkable in Montreal, as it has not been tried. His first reason that the corporation is not equipped to build workingmen's cottages could be easily disposed of by appointing a small commission to undertake the work. The fact that a commission was appointed and failed to function was not a reason for ceasing to get a workable commission appointed.

With regard to absence of a housing company, such a company could hardly be formed until the municipality had definitely decided to give it the required assistance.

Contrary to what is stated, money is available for individual borrowers and the houses do not require to be of solid construction. The statement that houses costing \$4,500 are beyond the power of the average worker loses sight of two important facts. The first is that many workers today have to pay a rent up to \$45 and the second is that the building of houses at \$4,500 will—indirectly—do as much to relieve the pressure on the worker occupying a smaller house and cheaper house as the building of houses actually within his means. As a matter of experience it is found that the most effective way to relieve pressure caused by lack of housing accommodation on the poorest class of laborers is to erect houses for skilled artisans and others who can afford to pay an economic rent. Houses cannot at present be erected to be sold at a price which would represent a smaller monthly payment than \$35 to \$45. By the erection of this class of house, however, those who can only afford to pay \$25 will be benefited indirectly. There is a constant overlapping of competition from the dearer to the cheaper houses, which means that up to a certain point the pressure can be relieved by building small houses, even if they are somewhat beyond the means of those who have the worst housing accommodation. In other words, the increase in the supply of small houses benefits everybody

who needs a small house, even if those actually provided by the municipality are beyond the means of the laborers with the smallest earnings. Probably a study of the situation in Montreal to-day would reveal the fact that the houses which are most needed are those which would cost between \$4,000 to \$6,000, and that the absence of that kind of house is increasing the pressure on those who desire to rent or purchase cheaper dwellings.

### Duplex or Two-Flatted Houses.

On previous occasions I have referred to the impracticability of any government body lending money for the erection of two-flatted houses, unless such houses are owned by the municipality or a company with a limited dividend. The difficulty of giving a loan for this purpose is that the person building two houses with the aid of taxpayers' money loaned to him at five per cent. could earn a profit of 20 to 20 per cent. on the house which he rented, as there is no way in which the rent could be fixed to prevent this.

### The Federal Conditions.

Contrary to what has been stated by some critics there are no conditions attached to the Federal loan which make it more difficult to erect houses than in other places. St. Lambert is near enough to Montreal to have the same conditions and St. Lambert has erected houses and is asking for a further loan. The only definite statement of objections which I have received with regard to the housing difficulty, under the Federal and Provincial schemes, are contained in a letter received from the City Engineer of Quebec. In reply to these objections I pointed out that they referred to the provincial scheme and not to the project of the Federal Government. The City Engineer stated that certain persons desired to erect houses on 25ft. lots and said that the scheme prevented this because it required certain space at the sides of buildings. There is no such requirement in the Federal scheme but the fact that it exists in the provincial scheme indicates that there is room for amendment of the latter in order to meet Quebec conditions. All questions of space between the sides and rear of buildings are covered by the provincial scheme and are only the subject of recommendation in the Federal scheme. Thus the complaint that the Federal scheme is unworkable in respect of the only specific matters that have been mentioned is based on a misunderstanding. The recommendations in the Federal scheme are merely made with a desire to offer some leadership to the provinces and local authorities and they should have been adjusted by the Quebec scheme to suit the Quebec conditions. It would appear, therefore, that the need is for some amendment of the provincial scheme and I am sure that if this were made, there would be no objection made on the part of the Federal authorities. The objection of the City Engineer of Quebec is evidence of the misunderstanding that has existed as to what are the provisions of the Federal Project, and shows that it has been assumed that they impose standards regarding space about buildings which have been left to the provincial authorities.

I still think that if there is any serious desire to meet the pressure due to scarcity of housing accommodation and to utilize the Federal loan for this purpose, that some conference of the persons interested should be held to find out exactly what the difficulties are and how they can be overcome.

Yours faithfully,

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Commission of Conservation.