MEMORANDUM ISSUED TO PROVINCIAL GOVERNMENTS

Government is Anxious that Provinces Should Take Advantage of $25,000,000 Loan as Soon as Possible.

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of repayment of loans, etc.

The conditions and general principles incorporated in the accompanying memorandum have been submitted to the provincial Governments and all suggestions which have been made on their behalf have been fully considered, and generally adopted.

N. W. ROWELL,
Chairman.

Ottawa, February 1, 1919.

INTRODUCTION.

(1) The object of the Government in making provision for a loan of $25,000,000 at 5 per cent to the provincial Governments for housing purposes is: (a) to promote the erection of dwelling houses of modern character to relieve congestion of population in cities and towns; (b) to put within the reach of all workingmen, particularly returned soldiers, the opportunity of acquiring their own homes at actual cost of the building and land acquired at a fair value, thus eliminating the profits of the speculator; (c) to contribute to the general health and well-being of the community by encouraging suitable town planning and housing schemes.

(2) The provision of houses, so far as it may be regarded as a public duty, is a matter which comes more properly within the jurisdiction of the provinces and municipalities, and in ordinary circumstances the question of what regulations should be imposed, and what policy should be adopted, in regard to the administration of housing schemes are matters for these Governments.

As the Federal Government will lend the money on the general security of each province, it is not necessary to impose financial regulations as to the means which should be employed to safeguard the loans.

CONDITIONS ON WHICH LOAN GRANTED.

Having regard, however, to the responsibility incurred by the Federal Government in providing the money and to the object for which the money is proposed to be lent, loans will be made to the provincial Governments on the following four conditions:—

(1) Each province shall prepare and submit to the Federal Government for approval a general housing scheme, setting out the standards and conditions to be complied with in connection with local housing schemes. The general scheme of each province shall include a schedule of minimum standards in regard to grouping of houses, provision of open spaces, sizes and types of houses, sizes and heights of rooms, provisions of light and ventilation, heating, lighting, character of materials, etc., which it is proposed should be enforced as the minimum requirements for health, comfort, and convenience.

(2) The object of the Federal Government being to facilitate the erection of dwellings at a moderate cost suitable for workingmen, particularly returned soldiers, it is necessary to place a maximum on the amount which may be loaned per dwelling, and the following maximum has been fixed, having regard to the conditions existing in the different provinces:—

(a) Detached or semi-detached dwellings with walls constructed wholly or partly of frame, stucco on frame, brick veneer, inclusive of the capital value of the site and necessary local improvements, with four or five rooms exclusive of bathroom and summer kitchen, $3,000; with six or seven rooms exclusive of bathroom and summer kitchen, $3,500.

(b) Detached, semi-detached, groups of three or more or duplex (cottage flat) dwellings with walls of brick, hollow-tile, stone or concrete and roofing of fireproof materials, inclusive of the capital value of the site and necessary local improvements, with four or five rooms exclusive of bathroom and summer kitchen, $4,000; with six or seven rooms exclusive of bathroom and summer kitchen, $4,500.

(3) Public money may be advanced for building houses on sites owned by:

(a) The provincial Government or municipality.

(b) Housing societies or companies comprising groups of citizens associated together to promote good housing, supplied with proper improvements; such societies or companies to have not more than a statutory limitation of dividends payable on stock of 6 per cent.

(c) Owners of lots for the purpose of erecting houses for their own occupancy.

TERMS OF REPAYMENT.

(4) The Federal loan will be repayable by the province over a period of twenty years. Provided that in order to encourage the erection of more durable buildings and to bring the financial terms within reach of a large number of workers the period of twenty years may be extended to thirty years in respect to any portion of the loan which the Provincial Government may decide to relend for thirty years for such purposes as purchasing land or erecting buildings under the above class.

Repayments by the provinces on account of Federal loans may be made quarterly if so desired or otherwise as may be agreed upon.

STANDARDS RECOMMENDED.

Subject to the four requirements set forth in Part II of this memorandum the Federal Government does not impose any conditions in regard to the nature of the scheme or the type and character of the dwellings to be erected, but strongly recommends that in framing schemes consideration be given to the following matters:—

(1) The success of the housing movement depends upon the acquirement of suitable land at its fair value, and at a cost which workingmen can afford to pay. It is essential, therefore, that statutory provision shall be made by the provinces for a cheap and speedy method of compulsory taking of the land required for housing purposes. To facilitate proper planning and to secure economy in connection with housing schemes comparatively large sites should as a rule be chosen so as to permit of comprehensive treatment. Such sites should be conveniently accessible to places of employment, means of transportation, water supply, sewers, and other public utilities.

(2) Where housing schemes are proposed, the sites as well as the buildings should be properly planned so as to secure sanitary conditions, wholesome environment, and the utmost economy. The land should be sold under building restrictions which will insure its use for residential purposes only, and should it thereafter be desired to utilize any of the lots so sold for stores or other business purposes the increased value for such business sites should be made available for public purposes in connection with such scheme.

(3) In those cases where loans are given to workingmen owning lots, care should be taken to ensure that the site proposed to be built upon occupies a healthy and convenient situation and that suitable provision can be made in such situation for the erection of a sanitary type of dwelling with adequate provision for open spaces.

(4) In order to insure that the money shall be loaned to those who most need it, no person in receipt of an income exceeding $3,000 per annum should be eligible as a purchaser or tenant of a house erected with the aid of Government funds in any schemes carried out by Provincial Governments, municipalities, housing associations, or owners of lots.

(5) In cities and towns local improvements, comprising necessary sewers, pavements, sidewalks, water-mains, and lighting services, should be constructed as far as practicable prior to or simultaneously with the building of houses, and no house should be permitted to be occupied until provided with proper means of drainage and means of sewage disposal and an adequate supply of pure water.

(6) In all new housing schemes provision should be made for reserving at least one-tenth of the total area of land being developed for building purposes as open space for playgrounds, etc., and also for reserving suitable sites for such institutes, public buildings, and stores as may be required.

(7) Advances should be made for:—

(a) The purchase of suitable land for housing schemes.

(b) The construction of the necessary local improvements on and in connection with the development of such land as part of a housing scheme.

(c) The erection of sanitary and economical dwellings.

(8) The proportion of the money lent in respect of the capital value of the bare land (i.e., irrespective of all local improvements or other public services provided to adapt the site for building purposes) should not as a rule exceed one-tenth and in no case should exceed one-eighth of the above gross cost of the dwelling.

EXAMPLE OF LOAN.

In computing the value of the bare land under this clause the cost of such improvements as have been made should be deducted. For instance, the sum of $3,000 might be lent in the following proportions:—

Cost of dwelling	$2,400
Cost of land	300
Capital cost of local improvements	300
	$3,000

If the value of the bare land is estimated to exceed more than one-tenth ($300) in this case, the extra cost should be met by the owner.

(9) (a) Streets.—All dwellings erected in cities and towns should face on streets so constructed as to provide dry and convenient means of access to such dwellings, or on approved courts opening on to such streets, and in no case on lanes or alleys.

(b) Sanitary provisions.—In cities and large towns sewers and water mains should be provided to enable connections to be made as buildings are erected; and in small towns, villages, and rural areas where no sewers exist there should be proper sanitary provision for sewage disposal, to the satisfaction of the board of health or sanitary engineer of the province.

(c) Water supply.—All dwellings should have connected to them an adequate supply of pure water before occupation is permitted for purposes of habitation.

(d) Drainage of sites.—No building should be erected on a site which shall not have been drained of surface water, or which shall have been filled up with any material impregnated with fæcal matter or with animal or vegetable matter, unless and until such matter shall have been removed, and the ground surface under such building shall be properly asphalted or covered with concrete or other dry and hard material to a thickness of six inches at least.

(10) (a) Space around dwellings.—Provision should be made for securing ample garden and air space surrounding the dwellings to be erected. In cities and towns each dwelling should occupy a lot comprising at least 1,800 square feet, and in villages and rural areas at least 4,500 square feet. Not less than 50 feet of clear open space in depth should be provided at the rear of dwellings, and the buildings should not occupy more than fifty per cent of the lot.

Spaces between the gable or end walls of adjacent buildings should be provided as follows:—

Between all buildings (single or in pairs) the walls of which are built entirely of wood or partly of wood and partly covered with stucco or brick veneer, or between all buildings which are more than two rooms deep and have side windows—16 feet.

Between buildings the walls of which are built of brick, brick veneer, stucco, hollow tile, stone or concrete, with fireproof roofing material, which do not exceed two rooms deep—9 feet.

Dwellings erected of stucco or frame or brick veneer must be either detached or semi-detached (see clause 2, page 4).

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Wheat from Bulkley.

The first carload of wheat from Bulkley Valley, B.C., is expected to reach Vancouver shortly. The Vancouver Milling and Grain Company is waiting the arrival with interest to see how wheat from the northern British Columbia district will compare with that from other wheat-growing sections of the country.—Department of Immigration, Winnipeg office.

Buy War Savings Stamps, and thus help Canada and help yourself.

CANADIAN TRADE NOTES

DENMARK CERTIFICATES.

Information forwarded to the Canadian Trade Commission from Washington states that the Danish import regulations require importers to procure a certificate from the Danish Chamber of Manufacturers or the Merchants' Guild of Copenhagen. The Danish Legation at Washington suggests when certificates are issued for commodities exported from the United States ports that particulars be forwarded to them.

ADVICE TO EXPORTERS.

The Canadian Mission in London, in a communication to the Canadian Trade Commission in Ottawa, reiterates the impossibility of their carrying out actual agency work for individual Canadian firms. "We think it a wise policy," the communication states, "to impress upon Canadian manufacturers that they must not depend upon us to make actual sales on their behalf. In every case where they are prepared to cultivate export business with Great Britain or other European countries manufacturers should either send their own representative to this market or appoint a reliable firm or agency on the spot to represent them." The Canadian Mission, however, will be glad to receive catalogues and other facts which would enable them to give information about Canadian goods in reply to the inquiries they are receiving in growing numbers.

SOUTH AFRICAN TRADE.

Cabled advices to the Canadian Trade Commission in Ottawa state that there are now no restrictions at all on imports into South Africa which would interfere with trade from the Dominion. This information has been secured for the guidance of Canadian exporters who have been canvassing South African markets in the last few weeks. Recent inquiries from the Union have been for rails, railway equipment, mining machinery, agricultural implements, and clothing.

South African imports in 1913 totalled, roundly, $42,000,000, of which the United Kingdom took $21,000,000 and the United States $3,500,000. In 1917 the total had dropped to $36,000,000, of which $18,000,000 were from the United Kingdom and $6,000,000 from the United States. The increase in the American imports into South Africa practically corresponded in value with the value of German trade cut off in 1914.