## The Housing Problem in Canada

Now that the Dominion Government has decided to set aside \$25,000,000 for housing purposes, to be allocated to the Provincial Governments, who in turn, will re-loan it to the municipalities, a great opportunity is now before the councils of industrial centres to eliminate the evil of over-crowding. Not that the Federal loan will be sufficient to build enough houses for the workers, but the loan should be the nucleus for Provincial and even municipal loans for the same purpose. The Ontario government has alloted \$2,000,000 to be loaned to the municipalities, the principal condition being that each municipality borrowing must put up another twenty-five per cent of its own money. This means that in the Province of Ontario two and a half million dollars will be spent for housing accommodation outside the Federal loan. Should the other provinces and municipalities do proportionately as well about \$32,000,-000 will be for the disposal of housing schemes in Canada. The question comes then, how should the money be used to be of the greatest advantage?

The Dominion Government has wisely decided against carrying on any building schemes by itself and rightly considers that it will have done its share in loaning the funds, and the Provincial Governments should be equally wise in passing on the responsibility to the municipal councils by re-loaning the monies available. Frankly we would have been better pleased had the Minister of Finance decided to loan direct to the municipalities on certain condi tions, one of which being that each housing scheme must first receive the O.K. of the Commission of Conservation's town planning expert, Mr. Thomas Adams. Such an arrangement would not only simplify matters but would eliminate much friction that is bound to arise with three separate public bodies interested in one scheme. Be that as it may, the municipal councils are evidently expected to actually build, or cause to be built, enough houses or tenements to relieve the situation in their respective communities, with public monies, and we have sufficient confidence in the public spirit of our local councils to believe that they will willingly take up the responsibility.

Assuming then that in the last analysis the responsibility of meeting the housing problem is placed on the shoulders of the municipal councils, what then? To our mind there are three ways of meeting the situation:

By the municipality building and renting.
By encouraging local citizens to build their own houses by making direct loans.

By a combination of both.

Any municipality deciding to build workmen's dwellings on a large scale has two good Canadian examples to follow in the Toronto Housing Association's tenement system and the Pointe-aux-Trembles housing system, both of which have proved financially successful. A full account of the Pointe-aux-Trembles housing scheme appeared in our August issue. But no municipality should attempt to build workmen's houses until it has adopted a town planning scheme, and no housing scheme should be undertaken unless proper provision is made for decent living accommodation and recreation. It pays.

Undoubtedly number two is the ideal scheme in so much it encourages thrift and the best kind of citizenship, but it is questionable if enough workers in any of our industrial communities could be induced to take up the scheme to the extent of fully relieving the situation. That is, suppose a thousand dwellings were required in a community it would be hard to find 1,000 workmen enterprising enough to take advantage of any offer to build on money loaned to them. This is not a very pleasant statement to make, but under our present social and economic conditions all initaitve and enterprise are taken from the workers, and a man has to have a strong mental makeup to rise above his environments. But assuming that in the said community 500 workers take advantage of the opportunity to build their own homes, there are still 500 houses to be provided by the municipality itself, if the local problem is to be fully solved. There is no reason why both schemes should not be used, or why the houses built by the council should not be sold to desirable tenants on easy terms. There is no doubt that if democracy means anything at all it means better housing conditions for the workers, particularly in our large industrial centres. There are some districts, even in Canada, where the living conditions for the workers are so bad that it is impossible for them to comply with the health regulations, with the consequence that chronic sickness is part of the lot of their families. Now that the councils of every urban municipality have a great opportunity to remedy the evil it is their bounden duty to take full advantage of it, and thus help to bring about part of the consummation of what our boys have been fighting for in France—the right to live decent lives.

## HEROIC MAYORS.

When the annals of the war come to be written no more splendid tales of heroism will be recorded than the actions of the civic authorities in ravaged Belgium and France. As city after city, and village after village fell into the clutches of the ravaging hosts of the Hun the Burgomaster, instead of escaping or trying to escape, in every instance unflinchingly offered himself as a hostage for his people, though knowing full well that it would mean his death, as in all cases it did, and often by the most horrible means. When the civic spirit of a people is such that it can produce men like unto the Mayors of Brussels, Louvain, Antwerp and a thousand other Belgium and French communities, we in the municipal service of this country must feel proud of municipal government—a service which in the cases of municipal Belgium and France was truly that of sacrifice and unselfishness.

Would it not be an act of grace and appreciation on the part of every municipal council in the Allied countries to pass a vote of sympathy to the councils of these stricken cities and towns and villages. who though to-day are celebrating the sweets of victory have still their hours of mourning, and thus show in the only way we can that the sacrifices of their confreres had not been made in vain, but rather had relighted the beacon light of self-government—the stand-by of true democracy. And would it not be a special act of grace for municipal Canada, with her large French speaking population, to lead the way? We think so.