

## PROPOSITION FOR A PROVINCIAL HOUSING ACT

The following proposition for a Housing Scheme for the Province of Quebec was prepared by a committee of citizens of Montreal and district to be submitted to the City Improvement League of Montreal, the committee being composed of the following:

John Quinlan (City Improvement League).

J. A. Smart (late Deputy Minister for the Interior).

J. T. Foster (President Trades and Labor Council).

Gustave Francq (Trades and Labor Council).

John MacNaughton (Montreal Tenant's Association).

P. W. McLagan (Mayor of Westmount).

Rosiere Prieur (Mayor of Point-Aux-Trembles, Secretary Union of Quebec Municipalities).

Harry Bragg (St. Lambert).

W. J. King, J. P. Anglin, Kennedy Stinson, Jas. E. Wilder, A. W. Bremner, B. Bernier.

W. M. Irving (President Builders' Exchange).

J. A. Whittaker, Ald. Adelard Lanouette, C. Alard, of Verdun.

Douglass Bremner (Pres. General Contractors' Association).

Frederick Wright (Editor Canadian Municipal Journal).

Alfred E. Balfry, Secretary.

As a result of a conference held in Ottawa in the latter part of December, 1918, between members of the Dominion Government and the Premiers and other members of the governments of the several provinces, legislation was passed by the Dominion Parliament which authorized the Minister of Finance, under the provisions of the War Measures Act, to make, upon request, loans to the government of any Province of Canada, for the purpose of building cottages for returned soldiers and workers. To take advantage of this loan, which aggregated \$25,000,000, the legislature of the Province of Quebec passed legislation authorizing the Government to borrow the proportion of the loan allotted to the Province which on the basis of population would amount to approximately \$9,000,000.

Although this legislation (The Quebec Housing Act) has been in force for close on two years, only eight small municipalities have actually taken advantage of the loan, though a large number of municipalities applied for and were allotted certain amounts in accordance with their requirements and population. On investigation it has been found that the principal reason why these municipalities, with the exception of the eight already mentioned, have not taken up their proportion of the loan, even after allotment, and why many municipalities have not made application for the loan, is that the conditions of the loan are such that they cannot be economically complied with in the Province of Quebec because of climatic conditions and the housing by-laws of the different municipalities. For this and other good reasons it may truly be said that the

Dominion Housing scheme as applied through the Quebec Housing Act is impracticable and unworkable and consequently a failure so far as the Province of Quebec is concerned.

In view of the facts that the Quebec Housing Act has not proved a success, and that the congestion in the urban municipalities of the Province and particularly the City and District of Montreal is fast becoming a menace to the health and comfort of the people, because of the shortage of housing accommodation, it is clearly the duty of the Government and the Legislature of the Province at this coming session to either amend the present Quebec Housing Act or to enact and pass new legislation that will enable the government to float a loan and re-loan same through the municipal councils or through a special commission, for the purpose of building houses for the people, on more equitable terms and conditions than the present loan.

The committee suggests that under such a Provincial scheme as urged in the preceding paragraph the aggregate amount to be loaned shall not exceed \$20,000,000 and the amount of loan to any one municipality shall be in proportion to the population and the needs of the municipality.

The Committee further suggests that the Loan be applied as follows:—

1. That the loans made shall be for a period not exceeding thirty-one years at the lowest possible rate of interest but not to exceed five per cent. per annum, payable monthly—after the first six months, and that a sinking fund sufficient to retire each loan at maturity be made a condition.
2. That any municipality, company or individual borrower shall have the right to pay off the whole or any part of the principal of the loan at any time during the term.
3. That any loan made under the Act shall not be deemed a part of debt of the municipality to which the loan is made.
4. That money under the Act may be advanced for building houses and tenements on sites acquired or owned by:—
  - (a) A Municipality.
  - (b) Housing Societies, Associations or Companies;
  - (c) Individual owners of a lot or lots, for the purpose of erecting houses or tenements on such lot or lots.
5. That the maximum loan on each building and lot shall not exceed 75 per cent.
6. That the maximum loan on any one building or tenement shall be \$6,000.
7. That all buildings erected under the Act shall be in accordance with plans and specifications approved by the municipality in which the building is being erected.