

The foregoing example is picked at random from the Township of Scarborough but the major dormitory municipalities in Metropolitan Toronto, namely Scarborough, Etobicoke and North York are comparable. Further, many requirements which originate in Toronto appear to establish trends which are subsequently adopted in municipalities right across Canada.

The example is quite conservative in that the municipal park dedication is computed at raw land cost. More common is the practice of the municipality taking several fully serviced lots or demanding a large cash contribution.

As recently as 1958, Scarborough has made additional demands as set out below which have added a further \$418.00 per lot to the costs:

$\frac{5}{8}$ water service (separate connections) to lot	\$ 37.00
Separate sewer connections to lot	98.00
Municipal 25' setback (additional length of sewer, drive, water, sidewalk and sod)	23.00
Rear yard sodding (approx. 650 sq. yds. per lot)	235.00
Public Utilities Commission charge	25.00
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	\$418.00

All of the demands required to be met in processing a plan of subdivision increase the cost of providing building lots and it will be seen from the foregoing breakdown why the minimum price for serviced lands in Metropolitan Toronto today has now been driven beyond \$4,500 per lot. As there is a direct relationship between the cost of the finished house and the cost of the lot it has become impossible to build houses for sale in the price bracket where the greatest need lies. Even in the case of a house selling at \$15,000, the land cost alone represents about one-third of the total price.

Still another cost-adding factor is the demand made by many municipalities upon the subdivider and builder to provide industrial assessment on a percentage basis. Residential building permits are not issued until proof is provided that the industrial assessment is forthcoming. The subdivider thus finds himself in the position of fighting for industries and paying their assessments. The end result of all this is that the home purchaser subsidizes the industries. We appreciate the position of the municipalities in this matter, but a much more fair distribution of taxes might be obtained if all industrial and commercial assessments went directly to the province and were then equitably distributed back to the municipalities.

In addition to these growing expenditures, other factors, such as minimum lot size requirements and prohibition of the construction for sale of higher density multiple family residential units such as row housing, contribute to the increase of the cost of the finished product. One municipality, for example, now requires that frame houses be a minimum of 17 feet from the lot line; 34 feet between houses.

This Association believes that some of these requirements are non-essential and might well be eliminated. On the other hand, the crux of the problem still appears to be the inability of the municipalities to finance those improvements which are quite properly considered as essential.

It is the submission of this Association that the Government of Canada, perhaps in co-operation with the Provinces, should find some way of helping to provide the basic services which are needed for proper housing. The provision of trunk sewers, disposal plants, watermains and pumping stations has become much more than a matter of local concern. We submit that, since the problem appears to be beyond the financial range of the municipalities, there is an urgent need for help from higher government levels in this matter.

The provision of trunk sewers and watermains over adequate areas would also have the effect of balancing supply and demand in respect to land suitable