

## Raise Standard of Living Conditions

THOMAS ADAMS.

"The problem created by the war has been one of shortage of houses, but during the war, while we may have increased overcrowding, we have not lowered our standards, for the simple reason that they were as low as they could be in our worst slums. On the whole, the bad sanitary conditions which were permitted before the war, was a worse problem and required more drastic action than anything that has resulted by way of shortage of houses during the war. It is a remarkable fact that even when houses are plentiful, slum conditions persist in growing. If we succeed in the next few years in building until we have a surplus of houses, we will not solve the real housing problem, which is to raise the whole standard of housing accommodation for the working citizens.

"New construction with Government aid relieve the present pressure but it is chiefly required as an object lesson to show how standards can and should be improved. But new houses should not be erected to compete with the present low standards and simultaneously, with building model homes, we should insist on improving those which are already erected.

"The construction of a house, its internal planning, its general design are all important, but so too are its surroundings. When we want a healthy home, we include in our consideration of what it should be the questions of light, air space, water supply, access by road, garden space and other matters which would make the building sanitary when provided by pleasant amenities.

### The Land Question.

"The land question is at the root of the housing problem. The dwelling consists of the site, the planning and development of the land to make it adaptable for housing purposes, and the building. We need to give proper attention to all three matters. Town planning has regard to the site, and its development, and to the connection between

the dwelling and a factory or other places of employment.

"It is frequently argued that our bad housing conditions are caused by the individuals rather than by the neglect of society. The worst features of our housing conditions are however matters which come under public and not personal control. It may be that the interiors of many homes are dirty and improperly kept, but these are things we can only overcome by education. Our chief defects, however, are in respect of bad sanitary conditions caused by lack of effective public organization. In public matters we are also not paying sufficient regard to the need for recreation facilities.

"Labor unrest, the constant tendency of labor to take part in strikes and to move from one place of employment to another, is largely due to bad housing conditions and lack of proper recreation facilities.

"Higher standards will indirectly produce higher wages. They will help us to secure more durable construction and save large sums, equivalent to many millions in Canada, in fire waste, and in the cost of fire prevention. Town planning is also needed to help us to secure the scientific organization of our industries in the right places and to prevent the indiscriminate mixing up of factories and houses.

"We have seen in recent years how the town and country are interdependent and the importance of dealing with the problem of rural housing simultaneously with the problem of relieving congestion in the cities. It might be that the housing problem cannot be solved by the ordinary methods of private enterprise, without some public aid being provided, but even so, the fact that human life is more valuable than property as a constituent of national wealth, means that it would be a good investment for the country to both carry out a constructive housing policy and to take measures to eradicate the slums from country and town."

### MUNICIPAL HOUSING SCHEMES---Continued

beyond such statutory limitation as well as for interim purposes until sinking fund accumulations are available.

By thus investing the sinking fund, there will be assured a constant flow of capital at a fair market rate (excluding commissions and middlemen's profits) and the sinking fund will obtain a profitable investment. Care must, however, be taken that the sinking fund is treated exactly in the same way as any outside creditor.

On account of the maturing of old loans, the sinking fund would be required to often provide for withdrawal or liquidation of some of its investments; refunding loans would be obtainable with but little difficulty, by reason of the remunerative nature of the Housing Scheme as an investment.

### Rentals and Sale Prices.

Actual cost should be the basis of arriving at the rental as well as the selling value.

#### Rental Value

The following items comprise the principal factors hereunder:—

Annual interest payable on capital outlay.

Depreciation based on estimated life of building. (This should more than provide for annual sinking fund investment.)

Estimated average of annual repairs and maintenance.

Taxes and insurance (actual payments.)

Cost of administration (a small percentage.)

Special reasons peculiar to certain localities may cause a reduction to be made from the rental value thus computed. Such reduction will then be assumed by the general funds of the municipality, it should, however, be clearly shown in accounts and financial statements issued by that body.

### Instalment Payments by Resident Purchasers.

Payments on account of principal by purchasers of a dwelling constructed by a municipality should be distributed evenly throughout the determined period. The sinking fund or annuity bond systems are the most suitable. Separation from interest payments must be clearly shown in the books of the municipality and all outstanding balances should be readily ascertainable.

Municipality should exercise discretionary powers as to refund in the case of default or death of resident purchaser.

### Conclusion.

The foregoing paragraphs are written with a view to present in practical form an outline of the necessary procedure consequent upon the adoption of a Housing Scheme by a Municipality a word or two here might be a propos upon the broader aspect of the movement. In the more congested districts of our larger cities, and, alas, are a disgrace to any civilized community, their causes may be left to our keener students of economic science and of the science of government, it is sufficient for our municipal administrators, once having discovered the evils, to assume the duty of alleviating them as far as is within their power. Although losses may occur in operation of a Housing Scheme, will not the benefits to the occupants and to the community more than compensate outlay.

It is essentially a duty of the municipality to remedy evils arising from overcrowding, unhealthy areas, etc., because the municipality alone has the right to impose taxation over the whole community. This social service can thus be done without causing the loss of self respect to any person.

Canada has learned the lesson that mixed farming is permanent farming and that without plenty of live stock a farm gets poorer every year.