

## APPENDIX No. 2

6. Government supervision, through the Soldier Settlement Board, of all building contracts, costs, etc., provision being also made for the employment of ex-service men by contractors as far as possible.

7. Purchase of land, except when owned by applicant, to be undertaken by the S.S.B. in co-operation with the Town Planning Department, thereby ensuring scientific community development.

8. Provision for the purchase of approved and properly valuated houses already built, as is done by the S.S.B. in farms. Loans to be available for advance on mortgages not exceeding 90 per cent of the total value of the property.

9. Repayment of loans to be spread over a period not exceeding thirty years, payable monthly. Rate of interest not to exceed six per cent.

10. Fire insurance on houses to be effected through the Returned Soldiers' Insurance Act (Pension Commission) at a minimum rate.

11. Small loans—to be deducted from the total building loan—to be available for the purchase of essential furniture in exceptional cases of need.

## EXHIBIT No. 12

(B) Submitted by Mr. Thomas Adams—Re Federal Housing Project

## REPORT OF HOUSING AND TOWN PLANNING ADVISER

*Commission of Conservation*

Submitted with evidence given before the Parliamentary Committee on Pensions and Re-establishment.

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April 28, 1921

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Gentlemen,—

I have the honour to report as follows with reference to housing in Canada with special regard to the history and working of the Federal Housing Project, under which the Federal Government appropriated a sum of \$25,000,000 for the purpose of granting loans to the provinces to assist in providing housing accommodation.

The loan has been administered by the Finance Department in co-operation, first with the Housing Committee of the Cabinet up till the time when the Department of Health was created and since then, in co-operation with the Department of Health. It has been my duty to co-operate with and assist these departments.

*The Granting of the Loan*

Prior to December, 1918, the Federal Government of Canada had taken no action of any kind in advancing money for the erection of houses in Canadian cities and towns or in undertaking any advisory work as to the kinds and types of houses that should be erected.

The improvement of housing conditions has always been looked upon as a provincial and municipal question and is still so regarded. At the conclusion of the armistice, it was pointed out to the Federal Government, however, that it would be proper for the Government to assist the provinces by a loan of money for the purpose of providing houses for returned soldiers, and working men generally, thereby helping to overcome the shortage of dwellings which resulted from the war and incidentally relieving unemployment.

The Prime Minister, Sir Robert Borden, called a meeting of the Premiers and other Members of the Governments of the several provinces. Among other questions