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REPORT OF THE MEDICAL  
HEALTH OFFICER DEALING WITH  
THE RECENT INVESTIGATION OF  
SLUM CONDITIONS IN TORONTO, EM-  
BODYING RECOMMENDATIONS FOR  
THE AMELIORATION OF THE SAME

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TORONTO

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## REPORT

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REPORT OF THE MEDICAL HEALTH OFFICER  
DEALING WITH THE  
RECENT INVESTIGATION OF SLUM CONDITIONS  
IN TORONTO.

EMBODYING RECOMMENDATIONS FOR THE AMELIORATION OF THE SAME.

Toronto, July 5th, 1911.

*To the Chairman and Members of the Local Board of Health:*

Much has been said, through the press and otherwise, during the past few years, in regard to the so-called "slum conditions" as they exist in Toronto.

For this arousing of public interest we are indebted to various charity organizations, public-spirited citizens, and the press. There has been a difference of opinion as to whether or not we have any real slums in Toronto. This is no doubt due to the difference of opinion as to what constitutes slums. Originally the term was applied to low, boggy, back streets, inhabited by a poor, criminal population. The term as used here, however, applies for the most part to poor, unsanitary houses, overcrowded, insufficiently lighted, badly ventilated, with unsanitary, and in many cases, filthy yards, the very earth of which is reeking with kitchen slops and other refuse that have been thrown out several times daily, for want of a proper place to throw them.

Convinced that such conditions exist to a much greater degree than is generally supposed, a carefully organized investigation was determined on, in order to present to you in a reliable form facts concerning living conditions in the more congested districts of the City, to the end that through the knowledge thus obtained some amelioration of the more pressing evils found to be existing might be brought about, and in addition, that a basis might be established for the more radical solution of the housing problem. Information was collected and tabulated in accordance with the schedules appended to this report.

To cover the expenses connected with this investigation, a special appropriation of \$800 was asked for from the Board of Control and was readily granted.

I have, therefore, the honor to submit the following report:

The area found necessary to investigate was divided into six districts, as follows:

- (1) Eastern Avenue District, from the Don to Parliament Street, and from Queen Street to the Bay, covering an area of 180 acres. Number of houses visited in this district, 828.

- (2) The Central or City Hall District, from Yonge Street to University Avenue, and from College Street to Queen Street, covering an area of 142 acres.  
Number of houses visited in this district, 1,653.
- (3) The Niagara Street District, from Bathurst Street to Shaw Street, and from Queen Street to the Bay, covering an area of 254 acres.  
Number of houses visited in this district, 731.
- (4) From Parliament Street to the Don, and from Queen Street to Wilton Avenue.  
Number of houses visited in this district, 834.
- (5) From Bathurst Street to Bellwoods Avenue, and from Queen Street to Arthur Street.  
Number of houses visited in this district, 499.
- (6) From Spadina Avenue to Bathurst Street and from Front Street to King Street.  
Number of houses visited in this district, 151, making in all 4,696 houses inspected in these six districts.

In addition to these, there were a number of small groups of houses in different parts of the City, including sections of the district known as Shacktown.

These investigations, as hereinafter set forth, have fully demonstrated that we are confronted with the problem of a great city. There are few conditions found in the slums of European cities, or in the greater American cities, that have not been revealed in Toronto, the difference being only one of degree, and the conditions of the lesser degree to-day will, if not corrected, become those of the greater degree to-morrow. In fact, conditions have been revealed quite as bad in character as any in either European or American cities, but fortunately these are thus far limited in extent.

#### SOME OF THE CONDITIONS REVEALED.

The following conditions peculiar to great cities are found to be present to a lamentable extent: rear houses, dark rooms, tenement houses, houses unfit for habitation, inadequate water supply, unpaved and filthy yards and lanes, sanitary conveniences so-called which because of their position or condition, or for various other reasons, have become a public nuisance, a menace to public health, a danger to public morals, and, in fact, an offence against public decency.

The conditions revealed to our inspectors forcefully set forth the necessity for prompt action. Some houses were so inaccessible that they were at first missed, even by experienced inspectors. A woman, whose house was thus omitted, was quite pleased when the inspector returned, to whom she said: "If there is a house hereabouts that needs inspection it is mine." The house could be reached only by a curious tunnel-like

passage from the street, down a dark and precipitous stairway, and up again into a back yard, where the house was found thus concealed. Two houses in another section were situated over stables, with no evidence of any drainage. One 3-room shack was discovered in which were father, mother and 9 children, and in the filthy yard 3 dogs, a horse and chickens. All except the horse had access to the living rooms.



*This is a rear tenement under the morning shadow of the City Hall, occupied by six "families." There are six dark rooms in it. To the right is a "Sanitary Convenience," intended to be used by all the inhabitants of the row, except those in the third house. At the door of the third house may be seen the outside entrance to a closet in the cellar used not only by the people of that house, but by the workers in the "factory" which occupies the top flat of all these four houses.*

*In the foreground is a muddy, dirty, unpaved yard and lane.*

*The tap with the pail under it is the sole water supply for all the houses, and the tenement-house, and the workers in the factory—40 persons in all. That tap is sometimes frozen in winter.*

*These are rear-houses. They cannot be seen from the street.*

*The rent paid for these houses is high.*

*Finally, on the day the photograph was taken, the owner had for some unknown reason cut off the use of the sole sanitary convenience for 30 people, by nailing it up, as shown in the picture.*

*The bare branches of the tree shown to the extreme right mark the place where stands an outside privy of another type, the condemned and out-of-date privy-pit. That closet belongs to a house on the front street rented for \$10 a month. One of the best-known real estate firms in Toronto collects the rent. The house is unfit for habitation. The outside privy has been for some time overflowing. Its disgraceful state may be seen from the open street across a vacant lot. Into that vacant lot the husband of the poor woman who still struggles to keep that house decent casts, under cover of night, the "night soil." The same thing is done from seven other dwellings of which we have reports.*

*In other words, what we have read of with disgust as having happened in the cities of Europe in the Middle Ages, happens in Toronto now before our very eyes.*

### ENORMOUS WASTE OF WATER.

In February and March taps were frequently found running day and night to prevent their freezing. The inspectors were all instructed to observe by their watches the rate at which the water was running, by means of which the estimated waste of water in the districts inspected was, in all, over 10,000,000 gallons daily, simply to save penurious landlords the expense of proper plumbing.

### DENSITY OF POPULATION.

The Central or City Hall District is the most densely populated. 2,051 families were visited here—11,645 persons living in an area of 142 acres, or 82 persons to the acre: of these—

1,275 families live in four rooms or more.  
348 " " three rooms.  
227 " " two rooms.  
139 " " one room.  
61 " " basements.  
1 family in a cellar.

108 of these houses are, for more than one reason, unfit for habitation.

There are 100 houses filthy inside.

42 overcrowded rooms.  
26 dark rooms.  
64 vacant houses.  
63 tenement houses.  
13 common lodging houses.  
97 rear houses.

In the Eastern Avenue District there are 851 families, and 4,892 persons, living in an area of 180 acres, or 27 persons to the acre.

771 families live in four rooms or more.  
58 " " three rooms.  
21 " " two rooms.  
4 " " one room.  
1 family in a cellar.

There are 4 tenement houses.

6 common lodging houses.  
77 houses unfit for habitation.  
52 rear houses.  
63 houses filthy inside.  
45 overcrowded.  
2 dark rooms.

In the Niagara Street District there are 809 families, and 2,253 persons, living in an area of 284 acres, or 8 persons to the acre.

704 families live in four-roomed dwellings.  
56 " " three-roomed dwellings.  
43 " " two-roomed dwellings.  
18 " " one-roomed dwelling.

There are 3 tenement houses.  
 22 common lodging houses.  
 8 houses unfit for habitation.  
 12 overcrowded rooms.  
 3 dark rooms.  
 6 rear houses.

In districts 4, 5, 6, 7 and 8 conditions closely resemble the above. In district 8 we found conditions almost imperative to deal with at once unless slums are to be perpetuated. Rear houses and other evils are already in possession.

#### NATIONALITIES.

As to nationalities, there are in the Central District:

1,207 Hebrew families.  
 180 Italian "  
 32 Polish "  
 25 German "  
 9 Chinese "  
 8 Colored "  
 7 French "  
 3 Armenian "  
 2 Macedonian "  
 1 Swedish family.  
 1 Greek "  
 1 Assyrian "

In the Eastern Avenue District there are:

42 Macedonian families.  
 20 French "  
 24 Hebrew "  
 6 German "  
 6 Russian "  
 4 Colored "  
 3 Chinese "  
 2 Italian "  
 2 Polish "  
 1 Greek family.

In the Niagara Street District there are:

38 Polish families.  
 15 Hebrew "  
 11 Swedish "  
 10 Russian "  
 4 German "  
 5 Italian "  
 4 Macedonian "  
 1 French family.



### COMMON LODGING HOUSES.

The above information has an important bearing on our sanitary problem, especially on the multiplication of the overcrowded unsanitary lodging houses, where from 10 to 30 foreign men are crowded into a small house, three, four, six men, or even more, in one small room. Each man pays from about 75 cents to \$1.25 a week for lodging and washing, and the owner reaps a rich harvest. These are not poor men—they are in receipt of good wages, \$1.75 to \$2 a day, and some get \$3.25 and \$3.50. In their native land, it is said, many of them worked for 2 cents an hour, or 30 cents a day, but their whole environments have been suddenly changed, and their ideas of sanitation are not ours. In these places a large number of men are thus lodged, which should be subject to the strictest sanitary inspection, and measures must be taken to prevent these new citizens from being exploited by persons who do not even provide proper sanitary housing for them. Our inspectors have some evidence that certain small hotels and old and roomy houses are about to undergo the dangerous transformation into foreign lodging houses. Every effort is being made to familiarize our new citizens with our sanitary standards, and to notify them of our requirements, and then see that these are reasonably carried out.

### TENEMENT HOUSES AND APARTMENT HOUSES.

A tenement house is a house where three or more families live independently. A total of 92 tenement houses in these districts in Toronto may well make us stop to think of the necessity for some action along this line.

### CELLARS AND BASEMENTS AND HOUSES UNFIT FOR HABITATION.

The number of people living in basements is 447, and 22 are living in cellars. It must be apparent that a cellar is never a suitable dwelling, because of its lack of sunlight and fresh air, and it is always more or less damp, even if the floors are of concrete. On the other hand, a basement, if well-lighted, and if two-thirds of the window is above the ground, and if the sun enters, may sometimes be habitable, but should never constitute the only dwelling place of a family. Basements and cellars are often sublet as dwellings, and the sub-tenant in the basement sometimes takes a lodger as an additional source of income. Damp basements are found in all the districts investigated. One dwelling in Niagara Street District had four inches of water in the cellar; another in the Central District, which rented for \$20 a month, had four feet of water in the cellar. In the cellars and back kitchens, hens, ducks, and dogs are sometimes kept. Another basement, in the City Hall District, is the sleeping place of two boys, 12 and 16 years of age respectively. It has not air or light enough for this purpose. There is at the door of this sleeping place a dirty water closet, and a sink which is out of order; the whole basement is damp. In another basement in this district twelve people live. Two of our inspectors were born in St. John's Ward and have known it from their youth up to

the present. One house there has been under observation for *forty* years. Forty years ago the basement used to be flooded occasionally from the street sewer when it backed up. Damp and unsanitary forty years ago, it is damp and unsanitary still. It is not now used as a living or sleeping room, but it certainly does not make for health in that house. This house is overcrowded, but it is not on our black list as unfit for habitation, a bath and water closet having been installed. Three families are living here, crowded into five rooms. One of the worst features about the house is that one room has two sewing machines in it and tailoring is done there.



*The south end of the row of houses to the left of this photograph is a striking instance of a whole row of houses being built on a back lane of eight feet or even less. A tall man with arms outstretched could probably touch the high wall on the right with one hand and the houses on the left with the other. Behind the row of houses to the right is another still narrower lane. The street in front is only a lane with mud or dust, as the case may be, from  $\frac{1}{4}$  to 6 inches deep. But the narrower lane behind is deeper in worse filth, for the contents of the row of outside closets occasionally flow out into that lane.*

There were 390 houses found to be unfit for habitation:

- 77 in the Eastern Avenue District,
- 108 in the Central District,
- 9 in the Niagara Street District,
- 197 in other districts.

In these 2,133 people live. No house, as a rule, has been condemned on account of any one unsanitary condition. Usually a house that is, for example, in a filthy, ruinous condition, has something else wrong as well, such as an inefficient water supply or the absence of drainage. Some of the houses inspected did not even keep out the cold and wet. The walls were seen on a rainy day soaking wet inside. The woman in one house stooped

down and raised the cover on the side of her bed: "Look there," she said. The inspector did so, and saw daylight through a broad crack in the outside western wall of the house. Then she pulled out pillows which served as a bed for the children, from the front of her own bed, and the inspector saw daylight again, as well as marks on the mattress where rain had driven in the day before through the outside wall. While these cracks serve to let in fresh air, a house to be habitable must be a shelter from wet and cold. The plea that these houses are soon to be pulled down does not alter the fact that rent was paid for months for uninhabitable, ruinous houses. In another house the bedroom floor had a couple of inches or more of water on it. Two boards had been laid down and the man and his wife managed to get into their bed without wetting their feet by walking on the boards.

#### DARK ROOMS.

Dark rooms are dangerous to health. Forty-eight houses in these districts have dark rooms:

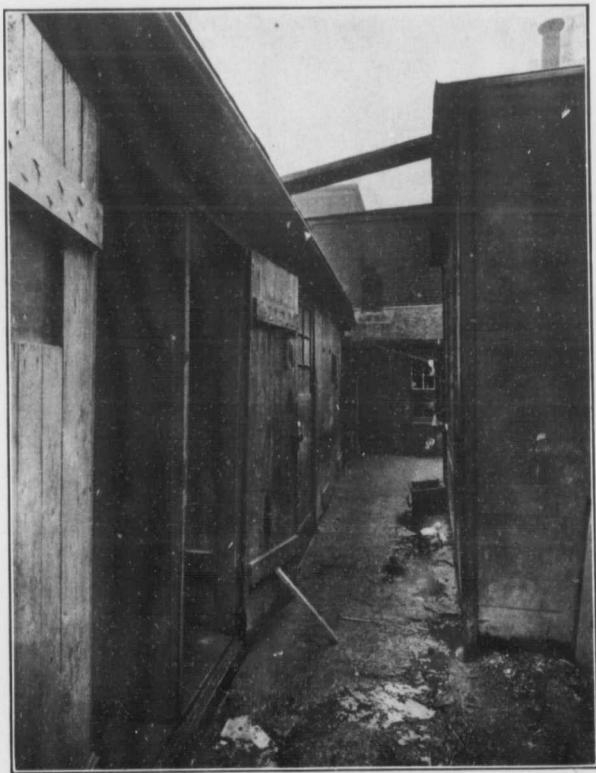
- 2 in the Eastern Avenue District.
- 26 in the Central District.
- 3 in Niagara Street District.
- 17 in other districts.

Practically all of them are used for sleeping apartments, a dangerous practice. In one dark room, 7 x 12, seven people were sleeping. It is hard to say how many cases of tuberculosis these dark rooms are, and will be, responsible for, if we permit them to be inhabited; besides, the tendency at present is to increase the numbers of such rooms.

In District No. 4 there were last year two little five-roomed cottages, Nos. 196-8. They are now four cottages, Nos. 196, 196A, 198, 198A. In each of the four dwellings there is a dark room. One of these rooms is absolutely dark, without a suspicion of a window of any kind, the other three have a glazed opening into the kitchen in the next house, thus affording a little light but no air and no privacy. The rent of these houses is \$12 for one and \$10 for each of the other three, total \$42 per month. This is the way to double the rent. Before sub-division, the rent collected was \$22, or \$11 for each house. "I can rent most any condition" —this is quoted from landlords' letters in our possession at the present time. The question of excessive rent, far in advance of accommodation given for the money, comes up at every stage and every turn of the "Housing Question." The ruinous and dilapidated house is always, in the landlord's phrase, "not worth doing anything to." This may be true, but they charge a high rent for it.

I have a record of a two-roomed house, neither room fit to live in the floor in one room three feet below the level of the street, and water running into it in consequence; no sink, only a tap in the wall, with the woodwork rotted away from around it, rent \$12 per month. "\$17 a month, and I have not 'in," said a poor foreign woman near the City Hall, as she showed our inspector the big holes in the wall, and one water tap that had been

stopped up a long time, and an outside closet that was past description. “\$17 and I have not’in, no water, not’in,” she said again with a gesture of entreaty. “Where do you get your water?” said the inspector. The woman pointed up the street and across. “Show me,” said the inspector, and it turned out to be in the back yard of the second house up and across the street. Sixty-six paces from her door to the tap and sixty-six paces back to the door that woman, a mother with three little children around her, carried all the water supply for the family during the entire winter.



*This photograph shows a double row of outside closets. These closets frequently communicate with lanes, hence the contamination from these when the overflow, together with the overflow from garbage receptacles, is such as to explain the extreme necessity of the paving of all lanes, inasmuch as the earth and dust which come from these lanes must necessarily be laden with bacteria.*

#### DRAINAGE.

There are 1,348 dwellings with no drains in the house. Of these:

175 are in the Eastern Avenue District,  
619 in the Central or City Hall District,  
155 in the Niagara Street District,  
388 in other districts.

In most of these dwellings the waste and slop water is thrown into the yard, a plan certainly not conducive to pleasant neighborly relations or sanitary ideals. Often it was stated that there was a drain in the yard, but it was frozen up in the winter.

#### WATER SUPPLY.

559 families, 131 in the Eastern Avenue District;  
160 in the Central District,  
54 in the Niagara Street District,

have no water in their dwellings. It is hard to be clean and sanitary under these conditions. The rents are high enough to provide for a good water supply. A row of ten houses has been discovered with one outside water tap for the whole ten. The landlord draws an income of \$960 a year from these ten houses, and the labor of carrying all the domestic water supply so far wastes the time and strength of the housewife. It discourages her and tends to submerge the family and keep the homes in a general unsanitary condition.

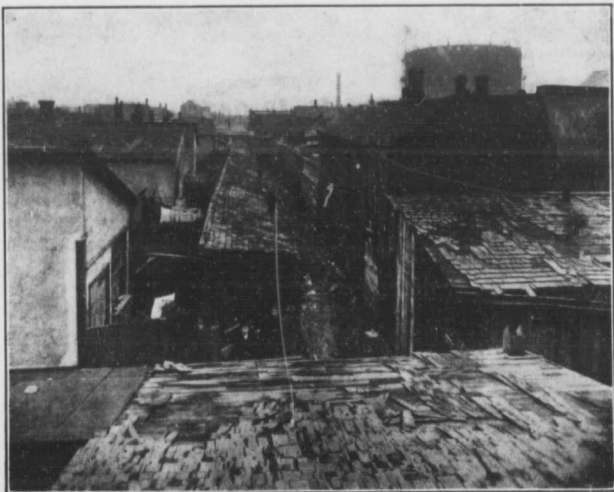
#### BATHS.

In these districts, where there are 5,382 families, there are only 1,601 baths:

Eastern Avenue District .....	851 families, 193 baths.
Central District .....	2,051 " 609 "
Niagara Street District .....	809 " 280 "
Other districts .....	1,671 " 519 "
<hr/>	
Making in all .....	5,382 " 1,601 "

Some of the yards in these districts were found filled as high as the roof of the house. Both the back yard and front have bottles by the thousands; beds, mattresses, old furniture, junk, everything one could think of, is piled out to the edge of the sidewalk. Garbage in the lane and yards is very carelessly dealt with, and accommodation in winter is very uncertain. Our inspectors have found ashes, potato peelings and other such like in the yards, and heaps of indescribable rubbish in the lanes and sometimes encroaching on the steps and within the house. Filth of various kinds is to be found piled in the yards. Besides the dwelling houses, there are in the districts inspected dwellings which are partly used as dwellings and partly as places of business. It is extremely important that in all stores where food is sold or handled the sanitary conditions should

be good. We have records of unsanitary conditions prevailing in buildings where meat, milk and fish are sold, and in two houses where other occupations are also carried on. In several places two or three sewing machines were being used in the manufacture of men's clothing. Some of these were in unsanitary places. In one house, as many as eight of these sewing machines were concealed. In two houses schools were going on, about a dozen children being taught in a small room, which was not suitable for children to be occupying. Two other places are occupied as rag shops, and the smell from these in warm weather is distressing to the neighbors far and near.



*Down the centre of this picture is a lane belonging to two back lane streets. The ends of the houses of these back lane streets on either hand are shown. The lane is deep with mud or dust. On each side of this narrow central lane is a row of sheds, each shed containing an outside closet. The position of each of those on the left-hand side is indicated by the ventilators. The row of outside privies on the right overflow into the lane.*

#### OVERCROWDING.

The total number of overcrowded rooms is 109.

45 crowded rooms were found in the Eastern Avenue District.

42        "        "        "        Central District.

The question of overcrowding is closely connected with the rent problem. In one of the houses 19 men sleep in three rooms, seven in one room; another room is very small, the cellar is unsanitary and a place of

filth. In another place, 13 people live in five rooms. There are 11 lodgers paying \$3 a month, each lodged as follows:

Room 9 x 12, 3 beds, 6 men.

Room 9 x 10, 2 beds, 4 men.

Room 7 x 10, 1 bed, 1 man, who does shoemaking, eats and sleeps in the one room.

A third place is a house of three rooms; two families live in it, back room not used; front room is the sleeping place of the man, his wife, and two grown-up sisters. The middle room is divided by a low partition into a windowless kitchen used by both families, and a small living and sleeping room for the other family, a man, his wife, and one child. In a house inhabited by Italians, 35 people occupied 12 rooms. At the time of inspection this house, which was rented from the owner for \$28, brought into the tenant an income of \$90 per month, \$3 a month being paid by each one of the thirty men. These men were getting from \$1.75 to \$2, and even \$3 per day. Besides the common lodging houses, there are many houses where one or more lodgers are taken, thus greatly interfering with home conditions, sanitary and otherwise, and often leads to overcrowding.

There are in the Eastern Avenue District lodgers taken in 38 dwellings; in the Central District in 295 dwellings; Niagara Street District in 12 dwellings; other districts in 61 dwellings, total, 406 dwellings in which lodgers are taken. In one rear house, consisting of one living room and three small bedrooms, eleven people live—six in the family and five roomers.

#### REAR HOUSES.

Rear houses are houses on back lanes. There have been found 246 rear houses, as follows:

Eastern Avenue District .....	52
Central District .....	97
Niagara Street District .....	6
Other districts .....	91
Total.....	246

Some of these cannot get air, being next to another house, wall or stable. Sometimes one or more abominable outside closet is so close to the little door or window that unless it blows a gale there is but little circulation of air. Many windows cannot be opened on account of the smell from these so-called sanitary conveniences. One woman said she could see six of them from her own back-door step. In not a few instances a whole row of houses have been built on a back lane in a width of eight feet or even less.

#### SANITARY CONVENIENCES.

The results of these investigations show that there are 2,251 inside water closets:

337 in the Eastern Avenue District,
815 in the Central District,
265 in the Niagara Street District,
834 in other districts,

making in all 2,251. These are variously placed in the shed, kitchens, cellars, dining-rooms, landings, bedrooms, bathrooms, and one in the passage connecting the kitchen and stable. There are in these districts 2,207 outside closets:

495 in the Eastern Avenue District,  
749 in the Central District,  
327 in the Niagara Street District,  
636 in other districts,

making in all 2,207. It is a serious matter that for the total of the above outside and inside 4,458, there are in these districts in all 5,382 families. The outside closets are of many different types: privy pits, box closets, drain closets, closets flushed by waste water from the sink, water closets



*The houses shown in this picture are greatly overcrowded. In one of them 19 men sleep in three rooms—7 of them sleep in one room; another room is very small. The cellar is unsanitary and a place of filth. In another of these houses 13 people live in 5 rooms. External appearances are sometimes deceiving, as is manifest in this picture.*

flushed by pulling a chain, water closets in which the flow is regulated by weight on the seat, and water closets in which the flow is regulated by taps, which are usually kept running night and day to prevent their freezing, thus wasting an enormous volume of water. There are also a few closets which consist merely of boxes with no seats. Some of the dry closets have not been cleaned for over two years. One in the Niagara Street District was cleaned only once in eleven years. Many of them need cleaning at once.



The total number of unsanitary closets is 716:

Eastern Avenue District .....	158
Central District .....	328
Niagara Street District .....	24
Other districts .....	206

Making in all..... 716

To epitomize, then, the following conditions have been disclosed in these preliminary investigations of housing conditions in Toronto.

We have inspected in all 4,696 houses in the six districts hereinbefore described, in which the following conditions were revealed:

Tuberculosis families .....	45
Homes with filthy environments .....	357
Outside closets or privy pits .....	2,207
Water closets in houses .....	2,251
Unsanitary closets .....	716
Baths in houses .....	1,601
Drains in houses .....	4,034
Water taps inside .....	4,823
Water taps outside .....	559
Filthy conditions inside .....	205
Overcrowded rooms .....	109
Dark rooms .....	48
Houses absolutely unfit for habitation for various reasons..	390
Rear houses .....	247
Tenement houses .....	92
Common lodging houses .....	41
Lodgers in houses .....	406
Cellar dwellings .....	3
Basement dwellings .....	12
Four-roomed dwellings .....	4,080
Three-roomed dwellings .....	646
Two-roomed dwellings .....	411
One-roomed dwellings .....	198
Number of inmates .....	26,413
Number of houses with two families .....	2,137

The various foreign nationalities were represented as follows:

French .....	44 families.
German .....	43 "
Italian .....	195 "
Hebrew (English speaking) .....	1,267 "
Polish .....	75 "
Russian .....	45 "
Swedish .....	2 "
Finlanders .....	2 "
Macedonians .....	51 "

Greek .....	25 families.
Servian .....	2 "
Armenian .....	3 "
Chinese .....	13 "
Colored .....	21 "

In addition to the above summary, the following conditions have been found to be present in a greater or less degree, and will constitute a part of the problem we have placed before us for solution:

- 1st.—The Lodging House Evil.
- 2nd.—The Tenement House Problem.
- 3rd.—Dark Rooms.
- 4th.—Back-to-back Houses.
- 5th.—Basement and Cellar Dwellings.
- 6th.—Unsanitary Privy Pits.
- 7th.—Lack of Drainage.
- 8th.—Inadequate Water Supply.
- 9th.—Exorbitant Rents out of all proportion to the return given.
- 10th.—Overcrowding in Houses, Rooms and Lots.

In 1835 New York City had a population of 270,000, but had no overcrowding, no lodging house trouble, and no tenement house problem to deal with. When Toronto had a population of 270,000 she also had practically none of the aforesaid evils threatening her. She has, in a measure, all of them now. Compare New York when she had 270,000 of population with New York to-day. No tenement houses then, 100,000 tenement houses now; 25,000 New York families live in cellars; more than one million people have no bath facilities. The State Census for 1905 show New York to have 122 blocks with a density of 750 per acre. Since that time, many of these tenement houses have been raised to four and five stories, with an increased density of sixteen to seventeen hundred people per acre. The tenement house scourge is worse in New York City than in any city on the continent of Europe, including even the ancient and eastern districts.

Next to the tenement house for condemnation is the one-roomed dwelling. The people of Toronto, or foreigners coming into Toronto, should not be permitted to be forced into such habitations. As Sydney Webb expresses it, "the soul-destroying conditions of the one-roomed dwelling which makes decent life impossible, involves the absence of proper light, air and privacy, leading to physical and mental suffering and inefficiency," must not be permitted in Toronto.

One of the most lamentable disclosures is the fact that 198 Toronto families live in one room. There are in these families 472 persons, and 447 persons living in cellars or basements, totalling for these uninhabitable habitations, 919. It must be apparent, therefore, that an organized effort should be made at once to deal with these conditions. A city like Toronto, with all its churches, with all its philanthropic societies, with all its charitable benevolent institutions, should certainly save its citizens

from being submerged in the one-roomed dwelling and under conditions which tend to destroy both body and soul.

Now that we have the facts before us, we have fortunately the available land, and co-operation of the people; we have a city site which for natural beauty and attractions is second to none in the world. We have the building material, the educational facilities, the literary and artistic standard, the prestige, the public spirit, the civic pride and patriotism, and we have the power. All we need is proper and efficient organization that we may turn our resources to best account. The landlords in many instances, and the people in nearly all instances, are desirous of this change. As soon as it was learned that our Inspectors were about to start out, great activity was displayed in cleaning up.

In Birmingham during a similar campaign, it was known that 75 per cent. of the landlords were strongly in favor of it. May we hope that in Toronto 100 per cent. may be found favorable. But we lack housing by-laws and city planning. One of Europe's foremost press correspondents, when on a recent visit to Toronto, after having made a careful survey of the whole City and its environments, made the statement that he had visited almost every city in the world that is worth visiting, and that he had quite come to the conclusion that if Toronto was not made the most beautiful of them all, there would be none but the people of Toronto who were responsible for its improvement, to blame.

#### SLUM DWELLERS NOT THERE FROM CHOICE.

There could be no greater fallacy than that which so many are laboring under, that people inhabiting slums are happy in their environments and not desirous of change. Our Inspectors were everywhere well received and hardly found it necessary even to show their badges. "Come again, lady, I'll have my house clean next time you come; come again, and see us and let the people see that the City takes an interest in them and they'll keep clean. You are from the Board of Health, I understand; I am glad—it is time some one came around to see how us poor people have to live," was not an uncommon sentiment.

Much can be done to improve the dwellings and no doubt make many that are uninhabitable, inhabitable. To this end the department is rendering all the assistance and suggestions possible to the landl. l. Much improvement has been found since the investigations have been made, and many places have been cleaned up and improved, but there are very many yet which will require more drastic measures. In order to keep these districts reasonably clean requires *frequent and thorough re-inspection*, and appropriations for this purpose will no doubt repay the City many times over, as such action will materially diminish diseases and remove many of the breeding places of flies and fever; will protect the City from nuisances and maintain a better standard of health and comfort. The filthy habit of throwing slop water and other objectionable things in the yard and lanes is often responsible for unsanitary conditions. In order that this may be overcome, proper and efficient drainage must be insisted on.

### THE PRIVY PIT MUST GO.

Next comes the question of the outside privy pit; for people to be compelled, in an advanced age like this, where there is proper street drainage and sewers available, to use the outside privy pit, is a relic of barbarism which should no longer be tolerated. Landlords and tenants must avail themselves of these aids to proper sanitation. Where there is a sewage service and proper water supply, the outside privy pit must no longer be permitted to exist. In many places people are compelled to keep their windows closed on account of the offensive odors. These nuisances afford a fruitful medium for the conveyance of the disease-producing germs through the medium of the common house fly.



*The house represented in this picture will not keep out either wind or rain, and is very much overcrowded.*

The minimum requirements for health and decency in any home are—

- 1st. That it may be inhabited without risk to health and life.
- 2nd. There should be at least one water tap in the house for each family.
- 3rd. There should be at least one sink for each family.
- 4th. One sanitary convenience of an improved type properly ventilated provided for each family.

### TENEMENT HOUSES.

Toronto should profit by the experience of New York City and other cities in regard to the curse of the common tenement house, inasmuch

as we have tenement houses in Toronto at present. No house should be permitted to be made or converted into a tenement by default, and the tenements we have require most careful supervision. The apartment house really belongs to the same class as the tenement, and we have information that even in Rosedale and College Heights there are apartment houses having one or more dark rooms with no outside ventilation. These should not be permitted. With hundreds of acres of ideal residential land surrounding our City, why should we permit "Home," the most sacred word in our language, to be jeopardized by piling one dwelling upon another, as Dr. Hodgetts expresses it, "Like so many human packing cases."

#### BASEMENTS AND CELLARS.

Basements of the ordinary type which are below the street level should not be occupied as dwellings, and cellars must under no consideration be used as dwellings.

#### THE LODGER EVIL AND OVERCROWDING.

No tenant in any house should have the right to take any other persons in as permanent occupants without the leave of the landlord, and the landlord should therefore be held responsible for sub-tenants, lodgers and other inhabitants. This has been found the best method to prevent overcrowding.

#### OPEN SPACE.

Provision should also be made that a certain proportion of every lot, say 65 per cent., must be reserved as an open space, so that the house erected on the lot and the surrounding house, may have sufficient sunlight and air. This would put an end to the back-to-back house. Fortunately existing conditions can in many cases be altered or improved in such a way as to become tolerable.

No dark room should be permitted to be inhabited in Toronto. Either a window must be put in or two rooms made into one. The one-roomed dwelling and the dark room afford most fruitful places wherein to develop Tuberculosis.

#### HIGH RENTS.

Inasmuch as there is a legal rate of interest permitted to be collected, why should any one be permitted to charge rent which is out of all proportion to the returns simply because he is dealing with a foreigner who is not familiar with conditions and who is entirely at his mercy? The foreign element is, however, responsible for these exorbitant rents, that is, those of them who have been a few years in the country and have acquired property in these districts. High rents mean overcrowding, and overcrowding is one of the worst evils in the Housing Problem.

#### THE COMMON LODGING HOUSE.

In this connection it is evident that nowhere is regular and systematic sanitary inspection more needed than in the common lodging house, where 5, 10, 15, 20 or more non-English speaking and recently arrived immi-

grants live under conditions which threaten the sanitary welfare of the City. In some of the houses visited there were noticed several sewing machines, which points to a shadow of the sweat-shop. It is important that this matter should be handled at the earliest possible opportunity. General public feeling is against the inroads of anything of this character in our City, but unfortunately the public grow used to anything, and it is therefore imperative that the sweat shop be stopped in its inception.



*The above picture shows outside closets and backyards in a disgraceful condition.*

#### THE SLUM AS A HOT BED FOR THE GERMS OF DISEASE.

That the slums afford a hot bed for the germs of disease, and that mortality is greatly influenced by housing conditions, is demonstrated by the following tables:—

#### *Death Rate in Glasgow in 1901.*

In one-roomed homes,	the death rate per thousand was	32.7
In two-roomed	“ “ “ “ “	21.3
In three-roomed	“ “ “ “ “	13.7
In four-roomed	“ (or more) “ “ “	11.2

In Glasgow in 1901 there were practically three deaths among dwellers in one-roomed homes for every death which occurred among an equal number of dwellers in homes of four or more rooms, and Consumption, the scourge of the crowded home, claimed an enormous number of victims among the former.

In Toronto the number of families in which Tuberculosis was found in the districts visited was 45. It must be remembered, therefore, that 45 far advanced cases evident to the casual observer, and acknowledged as such by the family, were found among less than 27,000 people, and this number does not represent more than a small fraction of the actual number of such cases. Each of these cases is a centre of infection in itself. Dr. Newman, Medical Officer of Health for Finsboro, London, found that the death rate in his district in 1906 was as follows:

*Death Rate in Finsboro in 1906.*

In one-roomed tenements.....	39	per 1,000
In two-roomed " .....	22.5	"
In three-roomed " .....	14.8	"
In four-roomed " .....	6.04	"

In Finsboro there were, therefore, in proportion to the respective populations, six times as many deaths in one-roomed houses as in those of four or more rooms.

Many similar instances may be given which prove that there is an intimate connection between overcrowding and disease.

In other words, the foregoing figures (in regard to Glasgow) mean that in the larger Glasgow homes, which are presumably more open to sunshine and fresh air, and in which overcrowding does not exist, the average chance of life is at least three times as great as in the one-roomed slums. Life is truly hard for the slum-dweller, who of all citizens can least afford to have his powers of resistance to disease reduced, as they necessarily are in consequence of his being robbed in a measure of the three essentials for good health.

However, hard as slum conditions are for the adult, they are worse for the child. St. Marys in Birmingham is less than four miles from Bournville; 331 infants die out of every thousand born in this crowded city ward; only 65 die out of every thousand born in this model Suburban Garden City of Bournville; that is to say, every child who comes into the world in that favored suburb has five times the chances of life that the unfortunate child born in the crowded wards of Birmingham has.

Communicable diseases are infinitely more prevalent in slum districts. The inhabitants of slums can rarely afford to employ a physician, except for the more serious forms of sickness, consequently, for the milder cases of Scarlet Fever, Diphtheria, and other communicable diseases, a physician is never called. Therefore it often happens that they do not come under the notice of the Department of Health, and consequently are not quarantined. The infected people are mixing up with citizens in the large hotels, crowded street cars, crowded theatres, and public buildings generally, and hence become a menace not only to themselves but to the municipality generally.

In addition to the excess of mortality in slum districts, we have the influence also on physical development. The importance of proper housing

as regards the proper physical development of children is strikingly set forth in a report from the School Board of Glasgow for 1905-6. 72,857 school children were measured in order to solve the question whether, and in how far, housing affects the physique of the people. In this report the results of that investigation, the largest of its kind ever made in Great Britain, were summed up in the following figures:

Children aged from 5 to 18 examined:

	Weight.	Height.
Boys from one-roomed homes.....	52.6 lbs.	46.6 in.
Boys from two-roomed " .....	56.1 "	48.1 "
Boys from three-roomed " .....	60.0 "	50.0 "
Boys from four-roomed " (or more)	64.3 "	51.3 "
Girls from one-roomed homes.....	51.5 "	46.3 "
Girls from two-roomed " .....	54.8 "	47.8 "
Girls from three-roomed " .....	59.4 "	49.6 "
Girls from four-roomed " (or more)	65.5 "	51.6 "

Commenting on these figures, the reporter stated:

"These figures show that the one-roomed child, whether boy or girl, is always, on the average, distinctly smaller and lighter than the two-roomed; the two-roomed than the three-roomed; and the three-roomed than the four-roomed. The numbers examined are so large, and the results so unfavorable, that only one conclusion is possible, viz., the poorest child suffers most in nutrition and in growth. It cannot be an accident that boys from one room should be 11.7 pounds lighter on an average than boys from four rooms, and 4.7 inches smaller. Neither is it an accident that girls from one-roomed homes are on an average 14 pounds lighter and 5.3 inches shorter than girls from four-roomed homes."

#### SOCIAL ASPECT OF THE HOUSING PROBLEM.

"The environments," says Lydston, "in which the children of the poor and the degenerate class are reared, are such as must necessarily breed immorality, crime and vice. The crowded habitations and filthy streets of these slums are a fertile soil in which to bring the seeds of crime to fruition. Here the gardens of vice raise large crops. In metropolitan slums haunts of depravity and disease are found in their highest development. Here are to be found the settings of the stage on which the child of the slums acts the juvenile parts—acts them so well that they finally glide into their predestined place in the patchwork of crime and prostitution without perceptible transformation. The teachings and examples of the drunkards, thieves, filthy personalities, gamblers and prostitutes in large city slums are rarely ineffective. A child born and reared amid such surroundings has about the same chance of escaping a life of shame or crime as an un-vaccinated baby confined in a pest-house would have of escaping small-pox. It is not surprising that an endless stream of thieves, murderers, prostitutes, lunatics, epileptics and hospital patients issue from such recruiting stations as the city slums. Placed in the same, or similar circumstances, how many children would turn out any better than those that emanate from these slums.



Criminals and moral lepers are born in the atmosphere of physical and moral rottenness pervading the slums of large cities. Here is the very fountain head of the river of vice and crime that many more of us talk about, but only a few enter, for these social problems are usually studied from the outside. These are the fields in which General Booth has made himself such undying fame as a philosophic moralist.

Municipalities permit the existence of social cesspools and tax honest and industrious citizens to stamp out their results, as if such conditions were to be combatted only by dealing with their effects. This is about as consistent as treating a patient for symptoms of blood poisoning and neglecting to clean out the source of infection, the abscess cavities from which the poison is being generated. The failure of the municipality and the state to keep in touch with childhood, its conditions and environments is responsible for the condition of criminal apprenticeship in vogue in every large city. Boys and girls are trained by expert adults in all varieties of crime. Nearly every well-organized gang of thieves has its juvenile contingent."

The foregoing pen picture is no exaggeration of what one meets in metropolitan slums, and constitutes a true representation of what Toronto will be confronted with in the near future if present tendencies are allowed to continue unchecked. Citizens who have claimed in the past that we have no slums can find no further justification for living in a fool's paradise. "The false security that many municipalities are laboring under," says Veiller, "as regards their housing conditions, is due to neglect and ignorance—neglect on the part of the community and failure of its citizens to recognize evil tendencies as they develop—dangerous ignorance on the part of the citizens and public officials of what is going on within their gates—a feeling that everything within one's own city is all right—a dangerous kind of apathy."

Associated with these, one invariably finds that appalling greed on the part of those whose only interest is in the swelling of their bank accounts, and to do so are willing to traffic in human lives, and sacrifice the health and welfare of countless citizens.

To say that slums always have been, and consequently always will be, or that they are a necessary evil, and that there is a sort of natural hereditary tendency in some to dwell in slums, is a reflection on the intelligence and moral tone of the community. The slum germ produces its diseases as truly as the germ of tuberculosis, but both are curable and preventable, largely by means of plenty of fresh air, sunshine and sanitary homes.

Man's inhumanity to man confronts one at every turn in slum districts. As a matter of economy, no city can afford to disregard her slums. Every nation finds that most of its disbursements in times of peace is for the suppression of crime and vice—for the protection of the just from the unjust, and caring for its indigent sick.

Some conception of what neglected slums may cost a municipality or a nation may be gathered from the records of old nations. It is an accepted

historic fact that nothing but a calamity, or an impending calamity, will arouse mankind individually or collectively to a sense of their duty towards their fellow-man. This was well demonstrated in the awakening of Great Britain during the Boer war, when the statement was made in the House of Lords by Sir Frederick Morris that 60 per cent. of the men who applied for admission to the army were physically unfit; 11,000 men in Manchester tried to enlist in the army; 8,000 were rejected, 2,000 were accepted for the militia, and 1,000 taken for the army. This evidence of physical degeneracy was reinforced by the statement put forth by Sir William Anson, Parliamentary Secretary to the Board of Education, when bringing the matter before the Commons, that there were 60,000 children in attendance in the public schools of London who were physically unfit for instructions.

The Duke of Devonshire admitted that Great Britain's military and industrial outlook was being seriously threatened. The outcome of the



*The above picture represents some backyards that are filled with junk of all sorts and refuse.*

*The dust from these yards being always contaminated with filth, gains access to the house and food and adds materially to the unsanitary condition of the house.*

debate was the appointing of a Royal Commission, the finding of which was that, next to improper feeding, improper housing in overcrowded, badly ventilated, unsanitary homes, was the principal cause.

The final outcome of this awakening to an impending national calamity has been that all European nations have become extremely exercised over the housing of their poor.

## PLAN FOR HOUSING.

Foremost among the successful plans that have been adopted for the housing of the artisans in any large municipality, is that of the Co-partnership Tenants' Housing Council, which is a propagandist organization, and Co-partnership Tenants Limited (6 Bloomsbury Square, London, W.C.), which is a business organization for putting into practice the principle of co-partnership in house building and house ownership. Mr. Henry Vivian, M.P., whose recent visit to this City, and address on "Housing," is fresh in the minds of many who are interested, and had the good fortune to hear him, is chairman of both of these organizations. This is the method of housing so highly recommended by His Excellency Earl Grey, to whom the Dominion is extremely indebted for the interest manifested in this problem. Probably none of the public-spirited acts of His Excellency, while amongst us, will be more lasting in effect than his efforts towards a solution of the "Housing Problem."

No reference to housing reform could be complete without a description of the system and procedure adopted by ~~these~~ <sup>such</sup> co-partnership organizations. *At the Co-partnership Tenants' Housing Council, London, W.C., and Co-partnership Tenants' Housing Council, London, W.C.*

1. The first step is to secure an option to purchase or lease suitable land on the outskirts of an industrial centre, at a capital value of £300 per acre, or less if possible.

2. When the option has been secured, but not before, a meeting of possible members of the future society is called together, and details are fully explained. The names are then taken of those willing to join the society and anxious to get healthy houses with cheerful surroundings, the value of which they can gradually acquire by small monthly payments. The promoters of the scheme are able to judge whether the demand for respectable housing accommodation is sufficient to justify them in proceeding with their scheme.

3. The land on which an option has been secured is then planned out as a whole in accordance with the hygienic, artistic, and economic principles of Town Planning, as far as the local by-laws will permit.

4. Rules are prepared and must be passed by the Registrar of Industrial and Provident Societies before the prospectus is issued. A prospectus is then issued explaining the objects of the society, to which subscriptions for loan stock and share capital are invited, and also the terms on which capital and loan stock will be issued.

The share capital is raised in shares of £1 to £10 each, payable in full, or as to the first share £2 to £5 on allotment, and the remainder by instalments of 2s. 6d. per month. Under the rules no dividend greater than 5 per cent. may be paid. If any further profit is made it is applied in furthering the objects of the society, and in payment of a bonus to the tenants of the society, who are also shareholders. No member may hold more than twenty £10 shares.

The building up of capital by means of monthly instalments of 2s. 6d. is a very slow process, and therefore in order to get to work at once on



*Asmunds Place, "Hampstead Tenants Limited," a street of houses at rentals from 6/- to 9/6 per week, built on the Co-partnership system; from Raymond Unwin's "Town Planning in Practice" (by permission)—Width of road or street, 71 ft. 9 in. The above cut represents beautiful houses that are being rented for less than the tenants were formerly paying for uninhabitable, filthy hovels in the slums, which is due, in a great measure, to the difference in land value.*

building the houses required, loan stock is raised, on which 4 per cent. is paid from the date of receipt of the money. It will be obvious that no interest can be earned until the houses are built and tenanted, but the societies have powers to pay interest on loan stock out of capital for the usually short period erection takes, in the same way that a railway company is allowed to pay interest on its debentures for a certain fixed period, until their line is in working order. This loan stock has a prior claim to shares on the assets of the society, and it only is transferable.

The houses built are simple but substantial, and include proper sanitary and other arrangements. It is not considered fair, as some landlords suggest, to deny the tenants proper accommodation for washing, and the other essentials to clean living, and then condemn the tenants for being dirty. Special attention is also given to the surroundings, which are really quite as important as the houses themselves. In short, the houses are built for use, and not merely for sale. They are let at ordinary rents, to pay a moderate rate of interest on capital, and the surplus profits (after providing for expenses, repairs, depreciation, etc.), are divided among the tenant members in proportion to the rents paid by them. Each tenant member's share of profits is credited to him in shares instead of being paid in cash.

1. This system has many advantages over that of an ordinary building society. In the latter case the member makes himself liable for the purchase money, and if he leaves the neighborhood the house may be a burden on his hands. In nine cases out of ten, a working man living in his own house, has to face a heavy loss on the investment of his savings when he has to choose between unemployment and removal to a neighborhood where his labor is in demand. The mobility of labor, which is one of the workingman's most valuable assets, is seriously interfered with, if not destroyed. Under the co-partnership system, on the other hand, the mobility of labor is encouraged, not destroyed. When a member leaves the neighborhood, the society, not the tenant shareholder, possibly has a house on its hands. The tenant of the house has his shares in the society equal in value to the value of his house, which he can realize, if he likes, without any loss; or if he leaves his savings where they are, he will receive his interest as usual.

So far there has not been a single failure in this system, and from what I know of the management, I am not afraid of expressing the opinion that there is not at all likely to be one.

The system is thoroughly sound, and the details of administration are carefully attended to by experienced men, whose past successes are their best testimonials.

2. Another advantage is that no tenant is in danger of having his property injured by the careless and untidy way in which his neighbor's house is kept. No member can say, "This house is mine." They can all say, "These houses are ours." One of the results of this is that public opinion on the estate is far too strong *in favor of cleanliness and order* for it to be possible that any tenant should neglect his house and garden, without being called to order by his partners. This sounds like interfering with the liberty of the subject. We already send people to prison for being

drunk; why should not firm but friendly pressure be kept on individuals to enjoy the benefits that they have secured by co-operation with their neighbors, without injuring those who have helped to make these enjoyments possible? Vexatious interference with the way a man manages his own house and garden would be stopped by the public opinion of the neighborhood quite as quickly as the neglect and untidiness that injures the neighbors.

3. Everyone ought to put by something for a rainy day. The difficulty that confronts workmen and others with small means, is to find an investment at 4 or 5 per cent. that is safe and permanent. Small house property is a very favorite and very sensible investment for people in this position. It cannot run away, but unfortunately the flimsy structures so often palmed off on thrifty but unsuspecting poor people have a habit of coming to pieces very soon after they are built.

The co-partnership societies give the poorer classes an opportunity of gradually acquiring the value of the houses they live in on easy terms, and at the same time guard them against all risks.

Many other advantages might be mentioned, such as the enjoyment of social intercourse, without which the gregarious instincts of human beings remain unsatisfied. Space will not admit of mention being made of all the advantages to be obtained by tenant members of these societies; but I hope I have said enough to show that for the poorer classes there is no sounder proposition from the purely business, as well as every other point of view, than Co-partnership Housing, as advocated and administered by Mr. Henry Vivian.

Capitalists, (on the other hand,) are provided with a safe, sound 4 per cent. investment.

1. The greater the surplus profits, the greater the security for the regular payment of the interest on capital. It is to the interest of the tenant members, who receive the surplus profits, to make those profits as large as possible:—

- (a) By taking care of the property, and so lessening the expenditure on repairs;
- (b) By helping to find tenants for the houses;
- (c) By the punctual payment of rent.

2. The share capital of the tenant member provides a fund upon which the society can, if necessary, draw, in order to pay any arrears of rent. Loss by arrears of rent is therefore reduced to a minimum.

There is no better investment than well-built, well-let house property, and the very fact that this system confers great benefit on the tenant members, ensures an exceptional security to the loan-stock holders.

This system also solves the question of "unearned increment" without the slightest unfairness to any individual. The increased security caused by this goes to the ordinary shareholder and the loan-stock holder; but after 4 per cent. has been paid on the loan stock, and 5 per cent. on the shares, the surplus profits due to unearned increment go as they should do to the tenant members of the societies, in the shape of increased bonuses on their rentals.

Each society is managed by a committee elected by the shareholders on the lines usually adopted by industrial and provident societies. Many of the individual societies all over the country are now joining Co-partnership Tenants Limited, which is a federation of branch societies, with headquarters in London. There are many details in connection with the work that can be far better carried out by a central body like this for the provincial societies, than by these societies for themselves. Official business with Government offices can be transacted more quickly and cheaply; the expense and loss of time caused by frequent journeys to London being avoided, as well as the delay caused by inexperience in matters of this sort.

Materials for road-making, house-building, and house-fitting can be bought in very large quantities, thereby considerably reducing the purchase price. The combined knowledge and experience of each individual society is all collected at headquarters, and is at the service of all the others. Co-operation saves money, individual effort results in waste. Without the assistance of some such organization as this federation, the starting of new societies in other parts of the country would be very difficult and very slow. With this federation to do the pioneer work, everything becomes comparatively easy. The federation knows exactly what to do, and (what is equally important) what to avoid, in order to get to work quickly and cheaply on sound lines that will ensure speedy and permanent success.

The Co-partnership Housing Movement has spread with remarkable rapidity during the last few years, and will undoubtedly spread much faster still. It is founded on the thoroughly sound principle of mutual self-help. Its promoters recognize that the poorer classes in this country are no exception to the rule—that people do not really value anything they get without effort or self-sacrifice of their own. That is one of the many points on which co-partnership house-building has an immense advantage over municipal house-building. Under the latter system the tenants have themselves taken no part in the undertaking; they have not been called upon to make any special effort to get into the houses built (which was purely a question of luck, or worse still, favoritism), and they have no sense of possession.

It is of great importance that the poorer classes of the Dominion should be provided with respectable housing accommodation in place of the disgusting hovels in which so many of them now exist. It is of equal, if not greater importance, that this should be done on lines which will ensure that the houses are properly cared for by those who live in them. This all-important object is more or less successfully obtained in the case of municipality-built houses, by a stringent system of inspection by corporation officials; but official inspection is instinctively repugnant to our people, and for this reason the great majority of those who deserve assistance in the matter of housing, and would repay many times over any wise assistance given to them, refuse to go into municipal houses. Co-partnership house-building on the other hand gently leads the tenants into taking care of their houses by giving them the sense of possession.

Another advantage of co-partnership building societies is that the houses are not all built to one pattern, and therefore more easily suit the different requirements of different tenants.

House-building by the municipality must necessarily be an official system, and carries with it the disadvantage of officialdom. There is no scope for imagination and initiative. We have had municipal house-building for twenty years, and its own supporters complain that no serious improvement has been effected in our large towns. In any case, a comparatively small proportion of the community can build houses on the philanthropic or semi-philanthropic lines adopted by municipal house-builders.

All those who want a sound 4 per cent. investment can safely follow the lines of the Co-partnership Tenant Societies. Amongst their supporters are many men well known, and rightly respected in the highest business circles.

Co-operation has achieved miraculous results in the production and distribution of all sorts of commodities for general consumption. The general principle has far greater possibilities in the matter of housing the people than in any other direction; and by no means the least of these is the complete conciliation of the interests of landlord and tenant.

Lord Brassey, Sir John Brunner, Mr. Rothschild, and many other financial and commercial leaders, have already approved these methods; and these names are a guarantee that Mr. Vivian's methods have been conceived, and are being carried out, on thoroughly sound business principles. No one need therefore hesitate about investing capital in co-partnership loan-stock. They are taking up a perfectly safe 4 per cent. investment, as well as helping forward a thoroughly sound solution of the Housing Problem."

#### CONCLUSIONS.

It must be apparent, (therefore, from the foregoing report,) that we are confronted with the existence of congested districts of unsanitary, overcrowded dwellings, which are a menace to public health, affording hot beds for germination and dissemination of disease, vice and crime. Municipality after municipality has been called upon to pay the penalty for neglected slums. The portion of this paid by human life and human suffering cannot be as easily computed as the tax for hospital, prison and reformatory maintenance. We are more willing to supply this accommodation than to endeavor to stamp out the gardens of vice and crime, and the very hot beds of disease. What we want is prevention, not cure. We can scarcely hope for people to rise much above their environments. Environment leaves its indelible records on mind, soul and body. The two great essentials in the housing movement <sup>are</sup> first, to ascertain the facts, and secondly, to make these facts plain to the municipality, as they constitute the very quarry from which material may be obtained for the construction of plans and securing the necessary legislation for the conducting of an efficient campaign.



The public is awake to the necessity for prompt action, and is cognizant of the fact that the best way to begin to beautify a city is to "clean it up." Toronto is a city of homes, and it is in the best interests of the city physically, morally and socially that it should remain a city of homes.

We require:

1st—A good housing by-law with provisions for its adequate enforcement.

2ndly—We require suburban garden cities with rapid transportation facilities at single fare, such as they have in Germany and England, where the mechanic can get a ticket for 25 cents, good for six round trips six miles from the heart of the city, or for 30 cents for nine miles. The assessed value of land in the Central District, that is in St. John's Ward, is from \$100,000 to \$150,000 per acre; in the Eastern Avenue District, from \$40,000 to \$50,000 per acre, and in the Niagara District, from \$30,000 to \$40,000 per acre. From an economic standpoint, then, is it reasonable to think that the mechanic and the laboring class generally can be housed to as good an advantage on land of this value as on land in the suburbs which is assessed at from \$1,000 to \$2,000 per acre? It is generally conceded that a wage-earner should not spend more than one-fifth of his income on shelter.

3rdly—We require a proper scheme of city planning, and to securing control of the area surrounding the city for about five miles, the securing of an option on the required districts, or annexing the necessary territory. When compared with other cities of smaller population, Toronto yet requires to take in considerable territory. The area of Toronto in acres is 17,920 acres; Buffalo, 26,880 acres; Cincinnati, 27,840 acres; Detroit, 23,040 acres; Minneapolis, 34,080 acres; Indianapolis, 19,840 acres.

Much can be done to improve many of the dwellings that have been inspected, and ~~which~~<sup>which</sup> will be necessary ~~to do~~ in view of the fact that a large number of the laboring class will always, for obvious reasons, require to be close to their places of business. However the great bulk of the toilers can be better, more economically and much more efficiently and satisfactorily housed in the suburban districts. [The co-partnership plan of Mr. Nettleford, as recommended by Mr. Vivian, which has already been referred to, it seems to me ought to work out well, so far as Toronto is concerned. In order, however, that there may be no mistake made, I would advise that a committee be appointed from the Board of Health and the Board of Control, to confer with representatives from the various organizations in the City and public-spirited citizens that have manifested an interest in the solution of this all-important problem. By such a conference a large representative and influential committee could be appointed with a strong executive for the working out of the details of an ideal plan for the most efficient solution of the problem.

All of which is respectfully submitted.

CHARLES J. HASTINGS, M.D.,  
*Medical Health Officer.*



No. 310

HEALTH DEPARTMENT  
SANITARY HOUSE INSPECTION

Inspector—*A. B. Brown*

TORONTO, 2/3/1911

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Street— <i>Broadway</i>	No.— <i>1035</i>	Name of Tenant— <i>John Smithson</i>
Religion— <i>Hebrew</i>	Nationality— <i>R. Jew</i>	Length of time in Toronto— <i>6 years</i>
Landlord— <i>Wm. Jones</i>	Address— <i>Toronto</i>	Rent paid— <i>\$7.00</i>
Kind of House—Detached, Semi-detached, <u>Row.</u>		Condition exterior— <i>Bad.</i>
House—Stone, Brick, <u>Rough-cast</u> , Frame, Wood.		Condition interior— <i>Bad.</i>
No. Inmates— <i>5.</i>	Male— <i>4.</i>	Female— <i>1.</i>
		Children under 12— <i>None.</i>
Rooms— <i>4.</i>	Total No.— <i>4.</i>	No. Bedrooms— <i>3.</i>
		Size— <i>Small.</i>
No. Bedrooms without windows— <i>None.</i>		No. Animals in house— <i>None.</i>
No. living in Cellar— <i>None.</i>	In Basement— <i>None.</i>	No. other Rooms without windows— <i>None.</i>

Plumbing	{ Present.		Tub.	Sink.	Hydrant.
	{ <u>Absent.</u>	Bath.	Shower.	Wash Basin.	W. C.

Plumbing requiring attention—*None.* Outside Privies—*1. Bad.*

Garbage Cans needed— <i>Yes.</i>	Yards	<u>Ceilings</u>	} Needing attention.
	Gas pipes	<u>Walls</u>	
	Cellars	<u>Yards</u>	

Cases of Illness in house—*None.* Nature of same—

Inmates with Cough—*None.* Inmates with Tuberculosis—*None.*

Physician consulted—*None.* Physician's name— Address—

Milk supply—*Star Dairy.* Bulk. Bottle.

Lighting—Gas. Electricity. Lamps. Nuisances—*Rubbish in yard.*

General summary—*Bad Case.* *Filthy.* *House old and dilapidated.*

**The following is a list of some practical books on  
"Housing" and "City Planning":—**

	PRICE
(1) Housing Reform, by Lawrence Veiller, New York City..	\$1 25
(2) The Model Tenement House By-law, by Lawrence Biller, New York City .....	1 25
(3) Practical Housing, by N. S. Nuttleford, Garden City Press, Ltd., Letsworths .....	50
(4) Town Planning in Practice, by Raymond Unwin. T. Fisher Unwin, No. 1 Adelphi Terrace, London, or Chas. Scribner & Sons, N.Y. ....	5 25
(6) Town Planning, by Bentley & Taylor. Geo. Philip & Son, London .....	4 50
(7) Architecture of Greece and Rome, by Spears. B. T. Blachford Co., London .....	4 50
(8) Arbeiter Wohnhaus, Das, Mackosky, E. Wusmuth, Berlin, Ger. ....	1 25
(9) Modern Civic Art, Robinson. Putnams Sons, New York .....	3 25