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"OF THINGS TO COME"

*A Citizens' Forum on Canada in the
Post-war World*

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**A
Man's Own
Castle**

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A Man's Own Castle

In the past four Forum meetings we have discussed jobs, security and how we are to keep healthy. We have seen in these discussions what important decisions Canadians will have to make if we are to build a new Canada. Tonight we discuss another big topic, equally important—our homes and housing.

What kind of places are Canadians going to live in after the war? This is clearly a pressing question, for everybody lives somewhere and we can have no decent community unless we have decent homes. Canadian children will not grow up as they should, happy and healthy, unless they are surrounded by a good environment. Canadian families will not have proper security unless they have proper houses.

CANADIAN HOMES—AS THEY HAVE BEEN

About one quarter of the houses in Canada are in a bad state of repair. According to the 1941 census, about 1,000,000 of the people living in our cities are "overcrowded" — families are doubled up. About 150,000 houses are unfit for human habitation. What these conditions mean in terms of actual human discomfort does not need to be described. The association of high rates of juvenile delinquency and crime with bad housing areas is well established.

The farm homes in the Dominion too are in poor condition—39.5 per cent of them need external repair; only 20 per cent have electricity; only 13 per cent of these homes have furnaces; only 8 per cent have bathrooms. Anybody familiar with the poorer rural districts does not need to be reminded of the poor homes and low incomes.

When one looks for the cause behind these facts, most experts seem to agree that poor housing is connected with low income levels. Many people have been too poor to do anything about the homes they live in. According to the census figures on wages and salaries in Canada, in 1941 over half of our urban families received incomes of less than \$1,530 a year and over a quarter of them (27.1 per cent) received less than \$1,000. This figure includes only the earnings of male heads of families, of course, but it would hardly be raised by other earnings in the family to any considerable extent. The average farm income in Canada for that year was \$746. When we consider these government figures and at the same time note that \$1,500 has been worked out by Dr. Leonard Marsh as the minimum yearly income on which a normal Canadian family can exist in some decency and comfort, we begin to understand something of the problem we have to solve.

If a family pays more than a fifth of their income in rent, it means that they have to spend less on other things such as food, clothing and recreation. This fact means that at the 1941 level of wages and farm incomes about half the people of Canada can only afford to pay an average of \$17.00 for shelter. But as George S. Mooney, the Executive Director of the Canadian Federation of Mayors and Municipalities says in his Post-War Housing Program for Canada, these are the people who need the new homes.

"It is safe to assume that the major portion of Canada's lowest third income group are housed in obsolescent housing, and that such housing for the most part falls woefully short of acceptable minimum standards. *This entire group needs to be rehoused.* To do so involves a building programme totalling as many as 250,000 dwelling units, probably more.

In addition, many of the middle income groups, particularly those in the marginal income range of say \$1,200 to \$1,500 per annum are also housed in sub-standard dwellings. A conservative estimate of the immediate housing needs of this group would be in the neighbourhood of 100,000 new dwelling units.

To this number we must add the housing needs of an expanding population which, in so far as the low and medium urban income groups are concerned would approximate at least 15,000 additional dwellings over a five year period.

We are not far from the mark when we say that the visible post war housing needs of the Canadian people aggregate approximately 500,000 new dwelling units at low and medium rentals."

The Canadian Construction Association estimates that we need 300,000 new dwellings for Canadian families. According to these facts we in Canada are faced with the problem of building from 300,000 to 500,000 houses to rent at from \$10.00 to \$25.00 a month. When we consider that the average number of houses built each year in Canada before the war was about 15,000—most of them put up by the small private builder who finished two or three a year,—we realize we have a real problem to deal with. Also we must remember that of these 15,000 houses only a very small proportion rented or could be carried at from \$10.00 to \$25.00 a month.

Later we will see various suggestions that have been made to meet this situation but now let us see what has been done in other countries and what experience they have to offer us.

HOUSING IN OTHER COUNTRIES

In England the housing needs of those who cannot afford proper homes is met by public housing. The municipalities buy the land, demolish slum buildings, build new housing and rent it to former occupants of the slums. They also build garden cities on new land in the suburbs and rent it at low rates.

According to "Housing in Great Britain", a U.S. Housing Authority Pamphlet: "The people look to the government in Great

Britain for certain services such as free public education, a pure water supply and the rehousing of slum dwellers. A ministry would have as much chance of survival if it advocated abandonment of the government rehousing program as if it advocated the abandonment of free public education."

In 1937, the United States passed an act permitting municipalities to set up Local Housing Authorities. These local authorities were given power to buy, sell and lease land, condemn substandard housing, build new housing and administer and rent it.

The average annual income of those who are renting these houses is about \$800 a year and the average rent is \$13.00 per month (\$18.00 or \$19.00 including heat, light).

To quote Catherine Bauer, an outstanding American authority on housing:

"The Federal Public Housing Authority lends most of the money for sixty years at a low interest rate and also makes an annual contribution toward rents, on the system that has operated in England since before the last war. The rest of the money is raised by the local housing authority, an independent public corporation, through the sale of its own bonds, which are not municipal obligations, to private investors, on excellent terms. The municipality contributes its share of the necessary subsidy by granting partial or complete tax exemption."

Sweden has constructed a lot of housing by co-operative building.

"Since 136 co-operatives have built special houses for working people with large families on free land supplied by the city and with a governmental rental subsidy. This government subsidy is 30% of the rent for a family with four children, 40 per cent of the rent for a family with five and son on up to 70 per cent."

In Holland co-operative housing has also been tried. Building societies are loaned one-third of their funds by the government, one third by the insurance companies, and one-third by the banks. When a young man starts working, he pays into the co-operative a sum each week and receives interest on what he has deposited just as he would if it were in a bank. When he has paid in a year's rent he is entitled to a house. Whole blocks of housing are set in green parks and run by the tenants as a co-operative. Their rents are about 30% below what is paid ordinarily.

This cooperative method has been tried right here in Canada as well. In Cape Breton Island about 100 houses have been built. These were built by individual Nova Scotians helping each other under the guidance of the university of St. Francis Xavier, Antigonish, on money borrowed from the Nova Scotia Housing Commission. Materials were bought wholesale and labour was supplied co-operatively with the results that a house costing \$4,000 and over in other parts of Canada was obtained for about half this figure.

PLANNING OUR TOWNS

When we are discussing what kind of homes Canadians are going to have, it is important to think of where those homes will be situated. We all know that when we are house-hunting, one of our first concerns is location. We want to be near work, near schools, near shopping and recreation centres. We also want a lot of space, and sun and trees and perhaps a garden of our own. To find a home that fills these needs has always been very difficult.

This is mainly because our cities were built in a great hurry—when our population was increasing by leaps and bounds. Any older Canadian can remember how cities have doubled and trebled their size in his lifetime. Towns expanded without any systematic attempt to see that neighborhoods were built into efficient units.

In Great Britain, town and regional planning commissions have planned the use of the land in the cities and country for the last 25 years. After the destruction caused by this war, they are ready for the next step—national planning of land use, and a Minister of Works and Planning has been appointed.

Here in Canada we have for a long time carried out a very elementary form of planning by not allowing factories to be built near certain residential sections. Is it time for us to take the next step, as other countries have done, and plan our cities so that they consist of a series of pleasant neighborhoods? The Architectural Research Group of Ottawa suggests how it might be done:

"First the field must be surveyed. Land conveniently close to sources of power and transport routes may be publicly declared to be industrial land. Houses built there would be doomed to economic failure, and sooner or later to be public expense. Therefore, the community as a whole should forbid the building of houses there, as surely as it enforces the quarantine of contagion. The trucking-routes, junk-piles and stock-yards can be kept within bounds. Similarly other areas will be allotted to commercial users—areas convenient to, but not vilified by, the industrial zones. These commercial areas need not have the most attractive views, the fairest breeze, or the readiest access to the open country. But from them will radiate speedways so designed that they serve for rapid transit to the edge of town and beyond. These speedways must be prevented from becoming market places or playgrounds as are most of our busy streets.

Where the prevailing wind is fresh, the land high and clean, the view pleasant, sunlight abundant and waterway and parkway can be laid out to the open country, this area must be reserved for homes for the people at no matter what profit to the individual it could otherwise be sold."

They go on to describe how in this setting homes can be placed so that each one is surrounded by greenery and trees, rather than in rows of streets laid out like a gridiron. This latter method of planning streets is one of the most costly since so much pavement and sewers are needed. Instead neighborhoods can be set out with streets only at the end of a block of houses. People can walk from their garages or bus stop to their houses over lawns and paths. Everywhere will be lawns, gardens and play spaces for children. In the United States there are three such garden cities. Inside our

cities we could tear down our slum areas and remake them as beauty spots to be proud of. A final quotation serves to describe an ideal planned neighborhood:—

"Within the neighborhood, it should be easy to walk to school, to church, to market, or the ballpark *without* crossing the path of anything on wheels. Between the neighborhoods will pass the arteries upon which buses, trucks, and inter-city traffic races along uninterrupted save by infrequent exits from the speedway to the neighborhood. This is an evolving pattern agreed upon by experts studying how our cities may survive. The city can be pleasant, but by present disorganized development, it is becoming more and more bloated, flatulent and ghasly."

SHOULD CANADA PLAN ITS HOUSING?

We have seen that we will need from 300,000 to 500,000 new homes after the war,—homes that will rent from between \$10.00 to \$25.00 a month. We have seen also that our peace time production was only about 15,000 a year and many of those rented for more than \$25.00 a month.

How are we going to accomplish these things? Will it be, as in other countries, through the use of government housing? Most programmes for post-war work say yes—architects' associations, business, farmer and labour organizations, all have come out for a big housing scheme.

The Canadian Legion of the British Empire Service League, Mr. Walker its president, speaking for the fighting men before the Parliamentary Committee on Reconstruction and Rehabilitation said:—

"Whatever external (world markets) conditions may be, the Legion submits that the Government can evolve a food policy to provide abundant food for all, a housing policy to see that the people have well designed houses, and a fuel policy for an abundant supply of fuel, at prices and rents that make them available to all. We do not want a return of the conditions after the last war when money was available for building theatres and places of amusement but not dwellings. Industry is a means to an end. It functions to produce, in necessary quantities the things we use and the things we eat. We submit, therefore, that the supplying of primary needs must have an important place in our reconstruction program."

Mr. Alfred Ward of the Toronto Trades and Labour Council, speaking for labour on such a program says:—

"I can speak most emphatically for the working people. They are overwhelmingly in favour of large-scale housing projects, ordered and planned to conform with the most up-to-date knowledge gained by scientific research and practical experience in town planning."

The Federation of Mayors and Municipalities, in a brief presented to the House of Commons Committee on Reconstruction and Re-Establishment, state how this could be done.

"It is suggested that financial assistance come from the Federal government, the assistance to be extended to local authorities in accordance with local needs provided that the municipality has adopted a comprehensive town planning and housing program meeting satisfactory standards. The appropriate Federal housing program agency or department should extend capital grants, long term low interest loans or annual rent subsidies to cities to permit them to carry out a local housing program."

When the projects are built and are rented the returns come in, in healthy children, in happy families of good citizens, in very greatly reduced costs to the cities in which the housing is built. For every dollar collected in taxes from the slum and dilapidated areas of the cities \$12.00 is paid out in crime prevention, fire protection, health costs, etc. In the United States, the bonds floated by the Local Housing Authorities are considered a good investment. It will cost a lot to start this work but it will pay us dividends in human welfare.

A public housing programme would have another advantage. As we have seen on an earlier evening—a million and a quarter to a million and half Canadians will be looking for jobs in the transition period after the war. We have seen also that nearly all groups in the country feel that government must step in at least temporarily to fill this gap. Housing, where the need is great, might be a useful part of a public works programme. The building of 500,000 homes would provide thousands with jobs.

What then are we going to do about housing in this country? Both in town and in the country, it is important that we have high standards of housing. The environment in which our children are brought up is decisive. Without good homes and housing, we will not produce good citizens.

MORE INFORMATION

Homes orhovels?—contains an account of a conference called by the Ontario Association of Architects to which representatives of Labour, construction industry, municipal affairs, etc., were invited and which was chaired by Miss Catherine Bauer, noted American authority on housing. Can be obtained from the Canadian Association for Adult Education for 10c. Will give you the facts about the Canadian housing picture.

Modern Housing. CATHERINE BAUER. The standard and best book on the subject of housing in all the countries in the world. At the public library.

DOMINION BUREAU OF STATISTICS, Housing Census Bulletins Nos. 28, 29, 30 and 31. Gives the figures on housing conditions in 27 Canadian cities and on the farms of Canada. Indispensable.

A Post-War Housing Program for Canada. GEORGE S. MOONEY. An article in "Canadian Welfare," July 1943 issue—an outline of a concrete program for Canada.

FILMS

NEW TOWNS FOR OLD
An United Kingdom film on the need for new housing after the war. Running time—7 minutes.

THE CITY
An United States film outlining the history of the American city and schemes for regionalizing urban development. Running time—30 minutes.

DESIGN FOR HAPPINESS
An United States pre-war film on the operation of the Federal Housing Plan.

THINGS TO DO

1. Find out whether there is a Planning Commission in your town. Assign various members to interview the commission if there is one and ask about the plans for your town and your locality, and what needs to be

done. If there is no commission, ask your municipal council what they are doing.

2. If you live in a town of over 30,000, get a copy of the spot survey of housing conditions in your town from the Dominion Bureau of Statistics. If not, assign various members of your group to make a survey of the poorer districts in your community, listing the conditions of the houses, the state of repair, central heating, bathrooms, outside conveniences, number of rooms, ventilation, light, how many people living in the house, etc.

REPORT QUESTIONS

- I. To what extent do you think present house builders can meet Canadian housing needs after the war?
- II. Should there be a national, publicly financed housing programme? If so, how extensive should it be? Should it include people of low incomes only or other groups as well?
- III. Is there a Housing and Planning Commission in your community?

SEND YOUR ANSWERS TO YOUR PROVINCIAL OFFICES

FURTHER QUESTIONS FOR GROUP DISCUSSION

1. The Second Report of the Parliamentary Committee on Reconstruction and Re-establishment reported that:--

"In many parts of Canada the rehousing of our people is an absolute post-war necessity. There are repulsive, unhealthy slum conditions in many of our cities, many of our towns and villages, and many of our rural farming areas. These slum conditions should be totally eliminated in the shortest possible time after the war. To make sure of this, authority should be taken by the Government to finance, or to assist in the financing of, better homes for our people,"

Do you agree?

2. Winston Churchill in his book *World Crisis* describing the sudden reversion from war time open-handedness to "peace time parsimony that came over our financial system from 11 o'clock on November 11th, 1918," said:

"A requisition for instance for half a million houses would not have seemed more difficult to comply with than those we were already in process of executing for 100,000 aeroplanes or 20,000 guns, or two million tons of explosives. But a new set of conditions began to rule from 11 o'clock onwards. The money cost, which had never been considered by us to be a factor capable of limiting the supply of the armies, asserted a claim to priority from the moment the fighting stopped."

What do you think will happen this time?

3. Should the municipalities assume control of how *all* land in cities and towns should be used—for example creating zones for factories, for retail stores, for residences? If yes, should there be one Planning and Housing Commission for each city (including its surrounding suburbs) or should each separate municipality in a city have a separate Planning and Housing Commission?
4. What kind of houses would members of your Forum like to live in after the war? What three requirements would you consider most essential?

Next Week: THE CONSTITUTIONAL BARRIER.

