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HOUSING & BLIGHTED AREAS
1944-1951

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Certified correct as passed Third Reading on the 20th day of March, 1950. W. B. MONTEITH, *Law Clerk.*

HON. THE PREMIER.

BILL

No. **21**.] [1950.

An Act to co-operate with the Government of Canada and other Public Authorities in the Provision of Housing.

Preamble.

WHEREAS it is deemed necessary and expedient that assistance be given towards the provision of adequate low-cost housing:

And whereas the Government of Canada has made provision to undertake jointly with the Province projects for the acquisition and development of land for housing purposes and for the construction of houses for sale or for rent:

Therefore, His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

Short title.

1. This Act may be cited as the "Housing Act."

Interpretation.

2. In this Act, unless the context otherwise requires:—

"Corporation" means the Central Mortgage and Housing Corporation, established by "The Central Mortgage and Housing Corporation Act," of the Government of Canada:

"Canada Act" means the "National Housing Act, 1944," of the Government of Canada, as amended:

"Municipality" includes every municipal area or corporation incorporated as a city, city municipality, district municipality, village municipality, or township municipality, by or under any general or special Act of the Legislature.

Power to undertake projects for the purpose of the Act.

3. The Lieutenant-Governor in Council or any Minister from time to time appointed by him for that purpose may enter into agreements, pursuant to the provisions of and for the purposes specified in subsections (1) and (2) of section 35 of the Canada Act, with:—

(*a*) The Government of Canada; or
(*b*) Any agency of the Government of Canada, including the Corporation; or
(*c*) Any municipality; or
(*d*) Any combination of the authorities mentioned in clauses (*a*) to (*c*),—

for the joint undertaking of projects for any or all of the purposes of this Act.

Power to borrow $5,000,000.

4. (1) The Lieutenant-Governor in Council may (in addition to all other moneys authorized to be raised or borrowed by any other Act of the Legislature) borrow or raise from time to time, in such amounts, in such manner, and at such times as may be deemed expedient, any sum of money not exceeding the net sum of five million dollars, after payment of discount, commission, brokerage, and all other expenses of all loans hereunder, by the issue and sale of debentures or Treasury bills or notes, or by the issue and sale of "British Columbia Stock" under the provisions of the "Inscribed Stock Act" or otherwise.

Reissue of amount of short-term loans.

(2) Treasury bills or notes may be renewed and reissued from time to time, and when, after the issue of Treasury bills or notes, moneys are borrowed or raised by the issue and sale of debentures or British Columbia stock, the Lieutenant-Governor in Council may direct that the whole or any part of the net sum raised by the issue and sale thereof shall be applied to the repayment or retirement, in whole or in part, of any such original or renewed or reissued Treasury bills or notes that then may be outstanding, and in such case the net sum so raised and directed to be applied to such repayment or retirement shall not be taken into account for the purposes of the borrowing limitation prescribed by subsection (1).

Debentures.

5. (1) Subject to subsection (2), all debentures, Treasury bills or notes, British Columbia stock, or other securities issued and sold for the purpose of raising moneys borrowed or raised pursuant to this Act shall bear interest at a rate not exceeding five per centum per annum, the rate to be fixed at the time of sale, and the interest to be payable half-yearly, and shall be repayable at a date to be fixed at the time of sale, but not later than fifty years after the date thereof.

Treasury bills.

(2) Treasury bills or notes, whether original or renewed, may be reissued under this Act without bearing interest.

Power to sell securities.

(3) Such debentures, Treasury bills, Treasury notes, or British Columbia stock, or any of them, may be sold for such sum, whether the same is the par value or less or more than the par value of such debentures, Treasury bills, Treasury notes, or British Columbia stock, and on such terms and conditions as

the Lieutenant-Governor in Council or the Minister of Finance or other person or agent appointed for the purpose of negotiating any loan deems expedient.

Negotiation of loan.

6. It shall be lawful for the Lieutenant-Governor in Council to appoint the Minister of Finance, or other person from time to time, the agent of the Government for the purpose of negotiating any such loan, and the Minister of Finance or other duly appointed person may arrange all details and do, transact, and execute all such deeds, matters, and things as may be requisite during the conduct of negotiations or for the purpose of placing the loan.

Payment of interest.

7. (1) The Minister of Finance shall from time to time pay the interest accruing on all moneys borrowed or raised pursuant to this Act out of the Consolidated Revenue Fund.

Repayment of loan.

(2) The Lieutenant-Governor in Council may from time to time provide for the repayment of every loan under this Act by appropriating yearly out of the general revenue of the Province such sums of money as may be sufficient for the creation and maintenance of a sinking fund for the final payment of every such loan, and may make provision for the investment from time to time of the amount of any sinking fund or any part thereof.

Application of money borrowed.

8. (1) Moneys raised under this Act shall, subject to the provisions of subsection (2) of section 4, after payment of discount, commission brokerage, and all other expenses of every loan hereunder, be paid into the Consolidated Revenue Fund.

(2) There shall be in the Treasury a fund to be known as the "Housing Act Fund," into which shall be paid:—

(*a*) From the Consolidated Revenue Fund, subject to the provisions of subsection (1), an amount equal to the amount of the money raised under the Act; and
(*b*) All sums received by way of interest on or repayment of moneys expended under section 9.

Appropriation of moneys borrowed.

9. Out of the Housing Act Fund, the Lieutenant-Governor in Council may:—

(*a*) Expend such sums as he thinks proper for any of the purposes of this Act:
(*b*) Repay into the Consolidated Revenue Fund a part or all of the moneys standing to the credit of the Housing Act Fund.

Provision for repayment of expenditures.

10. The Lieutenant-Governor in Council, when making expenditures pursuant to section 9, may make provisions designed to secure the future repayment of sums so expended.

Local housing authorities.

11. The Lieutenant-Governor in Council may constitute bodies corporate and politic with such powers and duties as may be deemed expedient, including power to plan, construct, and manage any housing project undertaken for the purposes of this Act, including power to acquire and dispose of in its own name any lands required for any such project.

Payment of moneys required for administration payable out of Consolidated Revenue.

12. Any expenses incurred by the Province in administration or any operational losses chargeable to the Province, under this Act, during the fiscal year ending the thirty-first day of March, 1951, shall be a charge upon and be paid out of the Consolidated Revenue Fund.

Powers conferred on municipalities.

13. (1) Subject to the regulations made under this Act and notwithstanding the provisions of any other Act of the Legislature, the Municipal Council or Board of Commissioners, as the case may be, of a municipality may, without the assent of the electors, do all things necessary or conducive to the effective carrying-out of the purposes of this Act; and without thereby limiting the general powers by this section conferred, such Municipal Council or Board of Commissioners may:—

(*a*) Enter into agreements with the Government of Canada, or any agency of the Government of Canada including the Corporation, and the Government of the Province for the joint undertaking of projects for the purposes of this Act:

(*b*) In accordance with any agreement, appropriate moneys from the general revenues of the municipality to defray the municipal portion of the annual loss by which the rentals may fail to meet the full costs of any special rental project constructed under the terms of this Act:

(*c*) Make such adjustments, either by way of tax rebate or in some other manner, as will in the opinion of the Municipal Council or of the Board of Commissioners equitably relieve the taxpayer in an area that has been serviced under the provisions of this Act from that portion of the general levy normally attributable to providing like services when provided by the municipality at large:

(*d*) Acquire, expropriate, and take possession of lands within the municipality for any or all of the purposes of this Act, subject to the provisions of Part XIV of the "Municipal Act" or, so far as the City of Vancouver is concerned, section 172 of the "Vancouver Incorporation Act, 1921":

(*e*) Extend municipal services, when required for the purposes of this Act, to unorganized areas contiguous to the municipality and make such provisions, not inconsistent with general municipal powers, as are necessary

for the collection of charges required to finance the costs:

(*f*) Subject to the approval of the Lieutenant-Governor in Council, borrow upon the credit of the municipality any sum of money required to extend municipal services within the municipality to the boundaries of any project constructed under the provisions of this Act:

(*g*) Issue serial debentures for any moneys borrowed for the purposes of clause (*f*), repay all moneys borrowed, with interest, and for such purpose, by levy or otherwise, raise and provide the sums required:

(2) No debenture issued in accordance with clause (*g*) of subsection (1) shall be for a longer period than thirty years.

Power to acquire and take possession of lands.

14. (1) The Lieutenant-Governor in Council may purchase, acquire, and take possession for and in the name of His Majesty of any lands, tenements, and hereditaments, the appropriation of which is in his judgment necessary for the proper development of any project undertaken for the purposes of this Act.

(2) Any lands so purchased or acquired or expropriated may be sold, leased, or otherwise disposed of under the authority of the Lieutenant-Governor in Council.

(3) If the amount of compensation payable in any case under subsection (1) is not agreed upon, the amount may be appraised and awarded by arbitration, and for that purpose the provisions of the "Public Works Act" relating to arbitration shall, mutatis mutandis, apply.

Payment to municipalities in lieu of taxes.

15. Pursuant to an agreement made between the Government of Canada or any agency thereof (including the Corporation), the Government of the Province, and a municipality in which a joint housing project is undertaken, the Lieutenant-Governor in Council may pay annually to the municipality the Provincial share of any sum of money that is not in excess of the sum of money that otherwise would have been paid to the municipality as taxes on lands acquired for any such project, and in the event of a disagreement as to the amount that otherwise would have been paid to the municipality as taxes on the lands the question shall be referred to the Minister of Municipal Affairs, whose decision shall be final.

Regulations.

16. For the purpose of carrying into effect the provisions of this Act according to their true intent and of supplying any deficiency therein, the Lieutenant-Governor in Council may make such regulations as are considered necessary or advisable, and such regulations shall have the same force and effect as if enacted by this Act and shall be published in the Gazette.

VICTORIA, B.C.:
Printed by DON MCDIARMID, Printer to the King's Most Excellent Majesty.
1950.

OFFICE CONSOLIDATION
1948

»«

The National Housing Act, 1944

8 GEORGE VI, CHAPTER 46

»«

As Amended by

9-10 GEORGE VI, CHAPTER 26
10 GEORGE VI, CHAPTER 61
11 GEORGE VI, CHAPTER 40
and
11-12 GEORGE VI, CHAPTER 63

OTTAWA
EDMOND CLOUTIER, C.M.G., B.A., L.Ph.,
KING'S PRINTER AND CONTROLLER OF STATIONERY
1949

HOUSING & BLIGHTED AREAS
1944-1951

An Act to Promote Construction of new Houses, the Repair and Modernization of existing Houses, the Improvement of Housing and Living Conditions, and the Expansion of Employment in the Postwar Period.

(Assented to 15th August, 1944.)

HIS Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. This Act may be cited as The National Housing Act, 1944. Short title.

General

2. In this Act, unless the context otherwise requires:— Definitions.

(1) "approved instalment credit agency" means a corporation other than a bank, authorized to lend money to a purchaser of goods or to purchase obligations representing loans or advances to such a purchaser, approved by the Governor in Council for the purpose of making loans under this Act; "approved instalment credit agency."

(2) "approved lending institution" means a lending institution approved by the Governor in Council for the purpose of making loans under this Act; "approved lending institution."

(3) "bank" means a bank incorporated by or under the provisions of *The Bank Act;* "bank."

(4) "builder" means a person who builds houses for sale or for rent on land which he owns; "builder."

(5) "contractor" means a person who contracts to build a house for another person on land owned by such other person; "contractor."

(5A) "co-operative housing project" means a housing project built by a corporation or trustee in which not less than seventy-five per centum of the family housing units in a housing project are leased to shareholders in the corporation or cestui que trust under the trust deed for a term at least as long as the term of the joint loan; "co-operative housing project."

(5B) "Corporation" means the Central Mortgage and Housing Corporation established by *The Central Mortgage and Housing Corporation Act;* "Corporation."

(6) "cost of construction" means the aggregate of the cost or appraised value of the land, whichever is the lesser, actual expenditure for building, and the architectural, legal and other expenses and carrying charges necessary to complete the house or housing project, including in the case where work is done by the owner, such amount as the Corporation may fix as the value of the said work, and in the case where a loan is made to a builder, land development costs and carrying charges: Provided that in the case of land acquired by gift or devise, the appraised value of the said land shall be taken; "cost of construction." Proviso.

(7) "cost of construction of a family housing unit" means that portion of the total cost of construction of a rental housing project which is attributable to the particular unit the total cost being apportioned among the various family housing units on the basis of the relative housing accommodation provided by each unit; "cost of construction of a family housing unit."

(8) "cost of conversion" means the aggregate of the cost of acquiring the land and building or the appraised value thereof, which- "cost of conversion."

ever is the lesser, the actual expenditure for converting the building into a housing project and the architectural, legal and other expenses necessary to complete the project;

"economic rental of a family housing unit."

(9) "economic rental of a family housing unit" means an annual rental at the rate of twelve per centum of the cost of construction of the family housing unit;

"family housing unit."

(10) "family housing unit" means a unit providing therein living, sleeping, eating, food preparation and sanitary facilities for one family, with or without other essential facilities shared with other family housing units;

"family of low income."

(11) "family of low income" means a family which receives a total family income less than five times the economic rental of a family housing unit required to provide sufficient accommodation for the said family;

"farm."

(12) "farm" means land used for the purpose of farming;

"farming."

(13) "farming" includes live-stock raising, dairying, fruit growing, and all tillage of the soil;

"farm home."

(14) "farm home" means a home on a farm occupied by a farmer;

"farmer."

(15) "farmer" means a person who is in possession of a farm and

(i) whose principal occupation consists of farming the said farm or

(ii) who ordinarily combines farming the said farm with fishing or logging;

"guaranteed home extension loan."

"guaranteed home improvement loan."

(16) "guaranteed home extension loan" or "guaranteed home improvement loan" means a home extension loan or a home improvement loan made in accordance with the provisions of section seventeen of this Act;

"home extension loan."

(17) "home extension loan" means a loan or a purchase of obligations representing loans or advances of money made by a bank or approved instalment credit agency for the purpose of financing the alteration of, or the making of additions to an existing home to add one or more family housing units thereto, but does not include a farm improvement loan as defined in *The Farm Improvement Loans Act, 1944*;

"home improvement loan."

(18) "home improvement loan" means a loan or a purchase of obligations representing loans or advances of money made by a bank or approved instalment credit agency for the purpose of financing repairs, alterations and additions to a home, but does not include a farm improvement loan as defined in *The Farm Improvement Loans Act, 1944*, or a home extension loan;

"house."

(19) "house" means a building, together with the land upon which it is situated, intended for human habitation comprising one or more family housing units including facilities ordinarily required in connection with a dwelling place;

"housing project."

(20) "housing project" means a project consisting of one or more one-family dwellings, or one or more multiple-family dwellings or a combination of one-family and multiple-family dwellings, together with any public space, recreational facilities and commercial space and buildings appropriate to the project;

"joint loan."

(21) "joint loan" in Parts I, II and III of this Act means a loan made jointly on behalf of His Majesty and an approved lending institution pursuant to a contract entered into between His Majesty and the said institution under the provisions of the said Parts I, II and III, respectively;

"lending institution."

(22) "lending institution" means a loan, insurance, trust or other company or corporation, trustee of trust funds, building society, credit union or other co-operative credit society authorized to lend money on the security of real or immovable property;

"lending value."

(23) "lending value" means the estimated cost of construction or cost of conversion, or the appraised value, whichever is less, of a house or housing project;

"limited-dividend housing company."

(24) "limited-dividend housing company" means a company incorporated to construct, hold and manage a low-rental housing project and the dividends payable by which are limited by the terms of its charter or instrument of incorporation to five per centum per annum or less, and includes:

(i) an institutional housing corporation incorporated to construct, hold and manage a low-rental housing project and the dividends payable by which are limited by the terms of its charter or instrument of incorporation to five per centum per annum or less, and

(ii) an institutional holding company incorporated for the purpose of holding only the shares of one or more such institutional housing corporations;

"low-rental housing project."

(25) "low-rental housing project" means a housing project undertaken to provide decent, safe and sanitary housing accommodation complying with standards not exceeding those approved by the Corporation, to be leased to families of low income at the economic rental therefor or at a lower rental or to such other persons as the Corporation, under agreement with the owner, may designate, having regard to the existence of a condition of shortage, overcrowding or congestion of housing;

"metropolitan area."

(26) "metropolitan area" means a city together with one or more adjacent municipalities in close economic relationship with the city;

"Minister."

(27) "Minister" means the Minister of Reconstruction and Supply;

"multiple-family dwelling."

(28) "multiple-family dwelling" means a house containing two or more family housing units under the same roof, or a row of semi-detached dwellings;

"municipality."

(29) "municipality" means a city, town, incorporated village, county, township, district or rural municipality;

"official community plan."

(30) "official community plan" means a master plan of community development and land utilization prepared by a local planning authority and legally adopted by or on behalf of a municipality;

"one-family dwelling."

(31) "one-family dwelling" means a house consisting of one family housing unit not attached to or forming part of any other house;

"rent reduction fund."

(32) "rent reduction fund" means a fund into which contributions, donations, gifts and bequests may be made by the government of any province or by any municipality, social agency, foundation, trust, estate or person for the purpose of reducing the rental of a family housing unit to permit such unit to be occupied by a family of low income;

"rental housing project."

(33) "rental housing project" means a housing project built for rental purposes;

"semi-detached dwelling."

(34) "semi-detached dwelling" means a family housing unit joined by a common or party wall to one or more family housing units;

"institutional holding company."

(35) "institutional holding company" means a corporation with share capital

(i) incorporated for the purpose of holding only the shares of one or more institutional housing corporations;

(ii) which has power to issue debentures bearing interest at a rate not in excess of five per centum per annum; and

(iii) the shares of which are, with the exception of directors' qualifying shares, wholly owned by one or more life insurance companies or by one or more approved lending institutions designated by the Governor in Council under subsection five of section eleven of this Act;

"institutional housing corporation."

(36) "institutional housing corporation" means a corporation with share capital

(i) empowered to borrow money and to purchase land and construct thereon a low cost or moderate cost rental housing project, including such buildings or such accommodation for retail stores, shops, offices, and other community services, but not including hotels, as the company may deem proper and suitable for the convenience of the tenants of such rental housing project, and thereafter to hold, maintain, repair, alter, demolish, reconstruct, manage, collect or receive income from, sell or convey, in whole or in part, land so acquired and the improvements thereon; and

(ii) the shares of which are, with the exception of directors' qualifying shares, wholly owned by one or more life insurance companies or by one or more approved lending institutions designated by the Governor in Council under subsection five of section eleven of this Act or by an institutional holding company.

Powers of approved lending institutions.

3. (1) Notwithstanding any restrictions on its power to lend or invest money contained in any other statute or law, any approved lending institution subject to the jurisdiction of Parliament may

(*a*) lend on the security of a first mortgage or hypothec in favour of His Majesty and the lending institution jointly, pursuant to the provisions of Parts I, II and III of this Act, an amount not exceeding the maximum proportion of the lending value of a house specified in paragraph (*c*) of subsection two and subsection five of section four of this Act, or of the lending value of a rental housing project specified in paragraph (*b*) of subsection two of section eight of this Act, or an amount not exceeding the maximum specified in paragraphs (*c*) and (*d*) of subsection two of section fourteen of this Act, and

(*b*) purchase from the Corporation any first mortgage or any interest therein that the Corporation is by subsection three of section three B of this Act authorized to sell.

13 GEORGE VI.

CHAP. 30.

An Act to amend The National Housing Act, 1944.

[*Assented to 10th December, 1949.*]

1944-45, c. 46; 1945 (2nd Sess.) c. 26; 1946, c. 61; 1947, c. 40; 1947-48, c. 63.

HIS Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:

1. (1) Paragraph four of section two of *The National Housing Act, 1944*, chapter forty-six of the statutes of 1944-45, is repealed and the following substituted therefor:

"builder".

"(4) 'builder' means a person who builds houses for sale or for rent;"

(2) Paragraph five A of section two of the said Act, as enacted by section one of chapter twenty-six of the statutes of 1945 (second session), is repealed and the following substituted therefor:

"co-operative housing project".

"(5A) 'co-operative housing project' means a housing project built by a co-operative association incorporated under the laws of Canada or of any province;"

2. (1) Paragraph (a) of subsection two of section four of the said Act, as enacted by section three of chapter forty of the statutes of 1947, is repealed and the following substituted therefor:

Terms of contract.

"*(a)* a joint loan shall be made only to the person (in this section called the 'home owner') who owns the land or is a lessee thereof under a long-term lease, and intends to occupy the house or one of the family housing units thereof, or to a builder who intends to sell the house to a person (in this section called the 'home purchaser') who will own and occupy the house or one of the family housing units thereof;"

(2) Paragraph *(c)* of subsection two of section four of the said Act, as enacted by section nine of chapter sixty-one of the statutes of 1946, is repealed and the following substituted therefor:

Idem.

"*(c)* a joint loan shall not exceed eighty per centum of the lending value of the house;"

(3) Paragraph *(i)* of subsection two of section four of the said Act, as enacted by section ten of chapter sixty-one of the statutes of 1946, is repealed and the following substituted therefor:

Idem.

"*(i)* a joint loan shall be for a term not in excess of thirty years;"

(4) Subsections three and four of section four of the said Act and subsections five, six and seven of the said section, as enacted by section four of chapter forty of the statutes of 1947, are repealed and the following substituted therefor:

Additional loans by Corporation to home owners and home purchasers

"(3) In addition to the joint loan referred to in this section a loan may be made by the Corporation to the home owner or home purchaser in an amount not exceeding one-sixth of the joint loan if the cost of the house to the home owner or the purchase price thereof to the home purchaser is, in the opinion of the Corporation, fair and reasonable.

Repayment of additional loan

(4) Repayment of the loan made under subsection three shall be secured by the mortgage, hypothec or other security taken in accordance with paragraph *(h)* of subsection two, and all the provisions of the mortgage, hypothec or other security shall be made applicable to such loan.

Administration of additional loan.

(5) The contract referred to in subsection two shall provide for the administration of the loan made under subsection three, on such terms and conditions as may be agreed upon between the approved lending institution and the Corporation.

Loans to co-operative associations.

(6) Notwithstanding subsections one and two a joint loan may be made by His Majesty and an approved lending institution with which His Majesty has entered into a contract under this section to a co-operative association to assist in the construction of a co-operative housing project in an amount not exceeding eighty per centum of the lending value of the project if

(a) the instrument of incorporation of the co-operative association and its by-laws are approved by the Corporation; and

(b) the Corporation is satisfied that

(i) in the case of a project that will continue to be owned and managed by the co-operative association after completion of construction, at least eighty per cent of the family housing units of the project will be occupied by members or shareholders of the co-operative association; or

(ii) in the case of a project consisting of houses that on completion of construction are to be conveyed to members or shareholders of the association, at least eighty per cent of the members or shareholders will each own a house.

(7) In the first instance repayment of the joint loan made under subsection six shall be secured by a first mortgage or hypothec on all the family housing units in the project. Security

(8) Where a joint loan has been made under subsection six, the Corporation may make an additional loan to the co-operative association in an amount not exceeding one-sixth of the joint loan if Additional loan to co-operative association.

(a) in the opinion of the Corporation

(i) the costs of the project to the co-operative association have been fair and reasonable, and

(ii) each member or shareholder of the co-operative association will occupy one of the family housing units of the project;

(b) each member or shareholder of the co-operative association holds a lease from the co-operative association of such family housing unit for a term of not less than the term of the joint loan; and

(c) each member or shareholder of the co-operative association has entered into an agreement with the approved lending institution and His Majesty undertaking that in the event of His Majesty and the lending institution realizing upon the mortgage, hypothec or other security the member or shareholder will pay his proportionate share of any deficiency.

(9) Where the construction under subsection six of a project consisting of houses has reached a stage satisfactory to the Corporation and the co-operative association conveys one of the houses of the project to one of its members or shareholders, the first mortgage, hypothec or other security may be discharged in respect of the house and a new joint mortgage, hypothec or other security taken in favour of His Majesty and the approved lending institution from the member or shareholder in an amount equal to the portion of the joint loan made in respect of the house in the first instance, and the Corporation may at the time of the conveyance make an additional loan to the member or shareholder under the provisions of subsection three. Conveyance of house to member or shareholder

(10) For the purposes of this section, 'house' means a building, together with the land upon which it is situated, intended for human habitation, containing not more than two family housing units, including facilities ordinarily required in connection with a dwelling place." "house" defined

3. Subsection six of section four B of the said Act, as enacted by section thirteen of chapter sixty-one of the statutes of 1946, is repealed and the following substituted therefor:

Purchases deemed loans.

"(6) For the purposes of *The Central Mortgage and Housing Corporation Act* and section seven of this Act, moneys expended for purchases under paragraph (c) of subsection two shall be deemed to be loans made under this Part, and losses resulting from such purchases shall be deemed to be losses in respect of loans made under this Part."

4. Subsection four of section six of the said Act, as enacted by section fourteen of chapter sixty-one of the statutes of 1946, is repealed and the following substituted therefor:

Purchases deemed loans. 1945 (2nd. Sess.), c. 15

"(4) For the purposes of *The Central Mortgage and Housing Corporation Act* and section seven of this Act, purchases under subsections two and three of this section shall be deemed to be loans made under this Part, and losses resulting from such purchases shall be deemed to be losses in respect of loans made under this Part."

5. Section seven of the said Act is repealed and the following substituted therefor:

Loans and losses paid out of Consolidated Revenue Fund. 1935, c. 58. 1938, c. 49

"**7.** The Minister may make loans under this Part and pay losses in respect of loans made under this Part or under *The Dominion Housing Act*, 1935, or *The National Housing Act*, 1938, sustained after the coming into force of this Part not exceeding, in the aggregate, three hundred million dollars out of unappropriated moneys in the Consolidated Revenue Fund."

6. Paragraphs *(d)*, *(e)* and *(f)* of subsection one of section seventeen of the said Act, as amended by section twenty-one of chapter sixty-one of the statutes of 1946, are repealed and the following substituted therefor:

Payment of losses.

"*(d)* in the case of a home improvement loan, the principal amount of the loan did not exceed two thousand five hundred dollars in the case of a one-family dwelling, or two thousand five hundred dollars for the first family housing unit and an additional twelve hundred and fifty dollars for every other family housing unit in the case of a multiple-family dwelling;

(e) in the case of a home extension loan, the principal amount did not exceed thirty-seven hundred and fifty dollars for the first family housing unit, which was to be added to the existing home as a result of the expenditure of the loan and twelve hundred and fifty dollars for each additional family housing unit so to be added;

(f) the loan was repayable in full by the terms thereof in not more than three years if the principal amount of the loan did not exceed, in the case of a home improvement loan, twelve hundred and fifty dollars for a one-

family dwelling or for each family housing unit in a multiple-family dwelling or, in the case of a home extension loan, twelve hundred and fifty dollars for each family housing unit to be comprised within the multiple-family dwelling, and in not more than five years in the case of any other loan;"

7. Section nineteen of the said Act, as enacted by section twenty-four of chapter sixty-one of the statutes of 1946, is repealed and the following substituted therefor:

No liability on excess of $125,000,000.

"**19.** The Corporation is not liable under this Part to make any payment to a bank or approved instalment credit agency in respect of loss sustained by it as a result of a home improvement loan or a home extension loan made after the aggregate principal amount of guaranteed home improvement loans and guaranteed home extension loans equals one hundred and twenty-five million dollars."

8. Paragraph *(a)* of subsection two of section thirty-four of the said Act, as enacted by section six of chapter sixty-three of the statutes of 1947-48, is repealed and the following substituted therefor:

Powers of Corporation

"*(a)* hold, operate, manage, heat, maintain, supervise, alter, renovate, add to, improve, repair, demolish, and salvage properties acquired by the Corporation;"

9. The said Act is further amended by adding thereto the following section:

Corporation may undertake projects jointly with provinces.

"**35.** (1) The Corporation may pursuant to agreements made between the Government of Canada and the government of any province undertake jointly with the government of the province or any agency thereof projects for the acquisition and development of land for housing purposes and for the construction of houses for sale or for rent.

Agreements with provinces.

(2) An agreement referred to in subsection one shall provide that the capital cost of the project and the profits or losses thereon shall be shared seventy-five per centum by the Corporation and twenty-five per centum by the government of the province or an agency thereof and shall contain such other provisions as are considered necessary or advisable to give effect to the purposes and provisions of this section, and notwithstanding section eighteen of *The Central Mortgage and Housing Corporation Act*, shall be executed on behalf of the Government of Canada by the Minister with the approval of the Governor in Council.

Expenditures paid out of special account or appropriations.

(3) Out of moneys appropriated by Parliament for the purposes of this section or out of the special account established by subsection four the Minister

the provisions of this By-law, or who causes, suffers, or permits any act or thing to be done in contravention or in violation of any of the provisions of this By-law, or who neglects to do or refrains from doing anything required to be done by any of the provisions of this By-law, or who otherwise does any act or thing which violates any of the provisions of this By-law, shall be deemed to be guilty of an infraction of this By-law and shall be liable to the penalties hereby imposed.

35. Every person who shall, within the City, conduct, own, operate, engage in, or carry on the business of a lodging-house keeper within the provisions of this By-law, without being the holder of a license therefor, shall be liable to the City for the amount of the fee payable under the provisions of this By-law in respect thereof, and the same shall be a debt due to the City, and recoverable by action in any court of competent jurisdiction, with interest and costs.

36. Any person guilty of an infraction of this By-law shall, upon conviction thereof before the Mayor, Police Magistrate, or any two Justices of the Peace, or other Magistrates having jurisdiction in the City of Vancouver, on the oath or affirmation of any credible witness, forfeit and pay, at the discretion of the said Mayor, Police Magistrate, Justices or Magistrate or Magistrates convicting, a fine or penalty not exceeding the sum of One Hundred Dollars ($100.00) and costs for such offence; and in default of payment thereof forthwith, it shall be lawful for such Mayor, Police Magistrate, Justices or other Magistrate or Magistrates convicting as aforesaid to issue a warrant under his or their hand and seal to levy the said fine or penalty and costs, or costs only, by distress and sale of the offender's goods and

chattels; and in the case of no distress, or insufficient distress, found to satisfy the said fine or penalty, it shall and may be lawful for the Mayor, Police Magistrate, Justices, or the Magistrate or Magistrates convicting as aforesaid, to commit the offender to the common gaol, or any lock-up house in the City of Vancouver, for any period not exceeding two months (with or without hard labour) unless the said fine or penalty be sooner paid. For each day that a violation is permitted to exist, it shall constitute a separate offence.

37. By-laws Nos. 2576, 2600 and 3020 are repealed, but not so as to revive any provision not contained herein.

38. This by-law shall come into force and take effect on and after the date of the passing hereof.

DONE AND PASSED in open Council this day of

_____
MAYOR

_____
CITY CLERK.

SCHEDULE "A" TO BY-LAW NO.

License Fees.	Lodging-house in which there is lodging accommodation of three rooms.....	$ 6.00 per annum
	Lodging-house in which there is lodging accommodation of four rooms.....	8.00 per annum
	Lodging-house in which there is lodging accommodation of five rooms.....	10.00 per annum
	For each additional room above five up to and including fifty rooms, per room.....	.50 per annum
	For each additional room over fifty rooms, per room.....	.75 per annum

1944-1951

January 18, 1950.

CITY OF VANCOUVER

TEMPORARY HOUSING AUTHORITY

HOUSING SURVEY

The returns from the questionnaire have been received from every section of the City and from a very wide range of occupations and income level. Throughout the period that the returns were being received the percentages in each of the classifications indicated here, remained fairly constant. This can be taken therefore that the information is an indication of the types of housing needs; the income levels and ages of those who want to rent as well as those who want to buy. The maximum down payment in the various income groups and the percentage in each down payment group will be of value.

The questionnaire published in the local press and available at the City's drug stores was replied to by 2517 persons. There was no obligation on them to give the information and the questionnaire specifically stated that it did not constitute an application for housing.

It was quite evident that the great majority exercised care in trying to give an accurate picture of their housing needs. Only 5% failed to give the important information of their annual income. The occupations of this minority gave a general indication of the amount. The incomes shown can be accepted as reasonably correct as they conformed within a very close margin to the average for that indicated occupation.

TOTAL RETURNS show 54% want to RENT
46% " " BUY

RENTAL GROUP
69% show income of $2,000.00 or less
95.5% " " " less than $3,000.00

OWNERSHIP GROUP
66% show income of $2,500.00 or less
88% " " " $3,000.00 " "
78% indicate they can make a down payment of $1,000.00 or less
32% indicate they can make a down payment of $500.00 or less

	1 B.Room	2 B.Rooms	3 B.Rooms	4 B.Rooms
TOTAL	16%	52.5%	29%	2.5%
RENTAL GROUP	26%	51%	21%	2%
BUYING GROUP	6%	54%	37%	3%

AVERAGE NUMBER OF CHILDREN IN ALL FAMILIES COMPLETING QUESTIONNAIRE

BEDROOM REQUIREMENTS

It will be noted that while the rental and buying groups show a need of over 50% in each instance, for two bedrooms, the rental group indicates a need of one bedroom units of 26% as against only 6% for those wishing to own. The additional information reveals that almost all the single bedroom needs in the rental section are for single persons or couples, particularly older and low income couples.

In the buying group there is evidence of many applications for two bedrooms as being minimum requirements for their present family and no provision for any additions or changes due to children needing separate rooms. Conversation with some registrants revealed that their intention was, to put a room in the basement as and when need and finances permitted.

. . . . . .

RENTAL QUESTIONNAIRE

ANNUAL INCOME LEVELS

Social Assistance and Unemployed	3.5%		
Pensioners - all types	15.		
Incomes under $1,000.00	4.5		
" $1,001.00 - $1,200.00	3.5		
" 1,201.00 - 1,500.00	6.5		
" 1,501.00 - 1,800.00	12.5		
" 1,801.00 - 1,999.00	9.		
" 2,000.00	14.5	69%	
" 2,001.00 - 2,500.00	21.5%		
" 2,501.00 - 2,750.00	4.25		
" 2,750.00 - 2,999.00	.75	95.5%	
" 3,000.00	2.25%		
" 3,001.00 - 3,600.00	2.		
" 4,000.00	.125		
" Over 4,000.00	.125	100.%	

	1 B.Room	2 B.Rooms	3 B.Rooms	4 B.Rooms
Unemployed & Social Assistance..	6%	2%	3%	10%
Pensioners.....	13	5	-	-
Incomes under $1,000.00	11	2	2	-
" $1,000.00 - $1,200.00	4	4	2	-
" 1,201.00 - 1,500.00	15	6	2	-
" 1,501.00 - 1,800.00	17	14	15	-
" 1,801.00 - 1,999.00	13	12	5	15
" 2,000.00	10	20	17	30
" 2,001.00 - 2,500.00	6	25	37	30
" 2,501.00 - 2,750.00	2	6	9	15
" 2,751.00 - 2,999.00	1	1	-	-
" 3,000.00	1	1	5	-
" 3,001.00 - 3,600.00	1	1	3	-
" 4,000.00	-	1	-	-
" Over $4,000.00				
Percentage of total	26%	51%	21%	2%

1944-1951

PURCHASE QUESTIONNAIRE

INCOME LEVELS

Incomes under $1,800.00		9%	
"	$1,800.00 - $2,000.00	16	
"	2,001.00 - 2,250.00	15	
"	2,251.00 - 2,500.00	26	66%
"	2,501.00 - 2,750.00	9	
"	2,751.00 - 3,000.00	13	
"	3,001.00 - 3,600.00	7.5	
"	3,601.00 - 4,000.00	2.	
"	Over $4,000.00	2.5	34%
			100%

DOWN PAYMENTS

Under $500.00	4%	
$500.00	28	
$501.00 - $750.00	10	
$751.00 - $999.00	7.5	
$1,000.00	29	78.5%
$1,001.00 - $1,250.00	3	
$1,251.00 - 1,500.00	9	
$1,501.00 - 2,000.00	6	
$2,001.00 - 2,500.00	5	
$2,500.00	3	100%

PURCHASE QUESTIONNAIRE

	1 B.Room	2 B.Rooms	3 B.Rooms	4 B.Rooms
Incomes under $1,000.00	-	5%	-	10%
" $1,000.00	5%	-	-	-
" 1,001.00 - 1,250.00	5	3	-	-
" 1,251.00 - 1,500.00	-	4	1.5%	-
" 1,501.00 - 1,800.00	10	14.5	4.5	-
" 1,801.00 - 1,999.00	10	5	4	-
" 2,000.00	20	6	11	10
" 2,001.00 - 2,250.00	25	11	18	10
" 2,251.00 - 2,499.00	10	18	16	-
" 2,500.00	5	12	6	10
" 2,501.00 - 2,750.00	10	8.5	10	-
" 2,751.00 - 3,000.00	-	12	13	20
" 3,001.00 - 3,600.00	2.5	1	7	-
" 3,601.00 - 4,000.00	2.5	1.5	6	-
" 4,000.00	-	3	3	10
Total	6%	54%	37%	3%

1961-1944

APPLICANTS WANTING TO BUY

Incomes shown for the three most popular downpayments.

	$500.00 DP.	$501-999.00	$1000.00
1001-1250.	1%	3%	1.5%
1251-1500.	8%	---	3%
1501-1800.	4%	8%	7%
1800-2000.	19%	14%	13%
2001-2250.	17%	24%	19%
2251-2500.	22%	12%	19%
2501-2750.	14%	8%	8%
2751-3000.	7%	18%	13%
3001-3600.	4%	9%	9%
3600-4000.	4%	4%	7.5%

. . . . . .

AGES OF THOSE WANTING TO BUY, IN RELATIONSHIP TO DOWNPAYMENT

DOWN-PAYMENT	20-25	26-30	31-35	36-40	41-45	46-50	51-60	61-65	66 & OVER
$500.00	9%	21%	22%	16%	12%	8%	9%	3%	---
$501-999.	18%	25%	25%	14%	14%	1%	2%	1%	---
$1000.00	3%	22%	20%	21%	9%	12%	9%	2%	2%
Total in each age group.	9%	21%	21%	18%	11%	9%	8%	2%	1%

It may be stated that the percentage of those in the low income groups in shared accommodation needing housing is probably much higher than the figures indicate. From information received and many enquiries there was evidence of a fear that the information supplied as to their present accommodation and rents might get back to their landlord and be used to their disadvantage either by the raising of their rents or given notice to vacate.

This voluntary information should be of assistance to those planning a housing programme, indicating as it does the percentages of those who wish to buy, their income levels, their down payments and the percentages of those who want to or will have to secure rental housing.

Respectfully submitted,

Alderman Proctor
(Chairman on behalf of the
Temporary Housing Authority.)

In accordance with a recommendation adopted at the last meeting of the Commission, I am enclosing the following:

1. A copy of the Housing Survey carried out by the Temporary Housing Authority of the City of Vancouver
2. A copy of a Housing Programme for B.C. as outlined by the Vancouver Housing Association

These matters are referred to you for your information pending their consideration by the Housing & Blighted Areas Committee of the Commission.

VANCOUVER TOWN PLANNING COMMISSION

F. M. Ross, Secretary

THE NO... AR...

1561-4461

VANCOUVER TOWN PLANNING COMMISSION

TOUR - TUESDAY, 2ND MAY, 1950

Meet at Burrard and First:	Along 1st to Fir, to 2nd to Burrard, to 3rd to Fir.
Brunswick and 5th:	Along 5th to Scott, to 6th, East along 6th to St. Catharines, (Reverse) West along 6th to Brunswick, to 7th, Along 7th to Glen to 8th, along 8th to Brunswick
Pender and Gore:	Along Pender to Raymur to Keefer, to Gore, to Georgia, to Raymur, to Union, to Prior, to Jackson, to Atlantic, to Heatley, to Prior, to Gore.

1561-4461

GERALD V. PELTON, K.C.

602 West Hastings Street,
Vancouver, B. C.

February 16th, 1951.

The Mayor and Members of the Council,
City Hall,
Vancouver, B. C.

Dear Sirs:

I was pleased to note by the Press that it is your intention to appoint a special Housing Committee to study the housing situation in the City of Vancouver. I take the liberty of suggesting that provision for accommodation for persons for residential purposes would not be nearly so acute if a sensible revision were made of a number of by-laws and Statutes which restrict certain areas from giving accommodation to persons desiring places in which to live.

I will not mention them all, but in order to illustrate my meaning, I take the liberty of enclosing a brief in relation to the effect of the Shaughnessy Act, upon that wide area in the heart of the City where comparatively few persons live when one considers the space that still exists, not only for other buildings but also for accommodation for persons who desire to live reasonably close to the City.

The Shaughnessy Act, as you know, was passed without consultation with the City of Vancouver whose boundaries, at that time, extended only to 16th Avenue.

The enclosed brief, which I have taken the liberty of submitting for reference to your Committee, is lengthy and, therefore, I am not making much reference to it in this letter, as I realize it would take considerable time to read it to the Council, but I do suggest that the memorandum be given to the Committee for serious thought.

The brief includes a letter from the Department of Property at Toronto, indicating what was done in that City in connection with Rosedale, which had become a problem to property owners whose families had grown up and re-located elsewhere. You will note that the City Council passed by-laws in order to make these large dwellings available for more people and, as the City of Vancouver cannot override the Shaughnessy Act, I respectfully suggest that steps should be immediately taken to secure a public Statute to give the City authority to revise the Shaughnessy Act and to bring that area under the authority of the City so that proper provisions may be made to meet the existing situation.

It is safe to say that hundreds upon hundreds of spacious living quarters are now available within first Shaughnessy, owners are ready to open their doors, and tenants are ready to enter, and the present housing shortage can be greatly relieved if proper use is made of buildings already erected, and of areas already served by sewers, water, transportation and public utilities.

I may say that the viewpoints of the residents themselves already living in Shaughnessy Heights are being voiced by two Organizations, one the Shaughnessy Heights Property Owners Association, which has existed for many years, with a view to preserving the Shaughnessy Act with all its restrictions, and the other a recently formed Organization known as First Shaughnessy Residents Association, which is anxious to bring about a reasonable revision of the Shaugh-

(over)

1561-4461

nessy Act, with a view to preserving the general appearance of Shaughnessy Heights, but at the same time making sensible and reasonable use of the large amount of space that is already available within the area known as First Shaughnessy Heights.

The City policy in relation to this and other areas, however, ought not to be determined entirely by the wishes of persons already resident there. If the City can save millions of dollars by making use of areas already available, and if citizens who are now looking for residential places in reasonable proximity to business and transportation can find such accommodation within reasonable access to City business districts, then the interests of the citizens generally should override those of a limited number of persons who endeavour, against the inevitable changes of time, to keep an exclusive area for a limited number of residents in the very heart of the City. Conditions of 25 years ago, when Shaughnessy Heights was on the outskirts of Vancouver, and outside of the City limits, do not apply to present day conditions.

I,therefore, respectfully suggest that the information contained in the enclosed brief should be referred to your Housing Committee, and the information therein contained carefully considered.

I have the honour to be, fellow citizens of Vancouver,

Respectfully yours,

GVP:es

(sgd) G. V. Pelton

1941-1944

(a) may advance to the Corporation for the purpose of meeting the Corporation's share of the capital cost of projects undertaken under this section such amounts as may be requested by the Corporation, on such terms and conditions as are approved by the Minister of Finance, and the Corporation shall give to the Minister in respect of such advances debentures or other evidences of indebtedness as the Minister may require; and

(b) shall reimburse the Corporation for losses sustained by it as a result of the sale or operation of any of the projects undertaken by the Corporation under this section.

Special account established.

(4) There shall be established a special account in the Consolidated Revenue Fund to which shall be credited out of unappropriated moneys in the Consolidated Revenue Fund the sum of fifty million dollars.

Restoration of special account.

(5) Out of moneys appropriated by Parliament for the purposes of this section there shall be credited to the special account established by subsection four an amount equal to the amounts paid out of the special account in the fiscal year immediately preceding the fiscal year during which such appropriation was made.

Regulations

(6) The Governor in Council may make regulations with respect to the projects that may be undertaken by the Corporation under this section prescribing

(a) the type of land which may be acquired for housing purposes and the maximum purchase price that may be paid for such land;

(b) the type, maximum costs and rentals of housing units that may be constructed;

(c) the number of housing units for which commitments may be given;

(d) the rates of interest and amortization that may be charged against the capital costs of a project undertaken under this section;

(e) the conditions under which family housing units may be sold or leased;

(f) any other matters deemed necessary or advisable to carry out the purposes or provisions of this section."

OTTAWA: Printed by EDMOND CLOUTIER, C.M.G., B.A., L.Ph.,
Law Printer to the King's Most Excellent Majesty.

GERALD V. PELTON, K.C.

602 West Hastings Street,
Vancouver, B. C.

July 20th, 1951.

THE DEAD HAND OF YESTERDAY

Obsolete Statutes and By-laws aggravate housing shortage, deprive citizens of conveniently located dwellings, and compel the City to expend millions to serve new, unnecessary projects.

In 1914 ten gentlemen, building large houses in the area lying South of the Vancouver City boundary at 16th Avenue, petitioned the Legislature for a special Act designed to protect the area as a choice residential district, and to prevent subdivision of very large lots.

Later, this area came within the jurisdiction of the Point Grey Municipality and still later, came into the City of Vancouver with the merger of the two Municipalities.

All of the original Petitioners for the special Act are now deceased, and most of their descendants have left the area.

When the Act was passed, this area was on the outskirts of Vancouver City, but at the present time it is in the heart of the City and almost in the geographical centre, and borders on the South Granville shopping district, Oak Street and Arbutus.

The original Shaughnessy Heights area extended southward to 25th Avenue, which is commonly known as old Shaughnessy, or First Shaughnessy. Subsequently, the area South of 25th Avenue became known as 2nd Shaughnessy, and the houses there are all fairly large, but the lots are not generally as large as those in First Shaughnessy.

When this Act was passed, servants and Oriental gardeners could be obtained for $30.00 or $40.00 per month, and owners were in a position to keep up large Estates, but soon after the Act was passed, the European war broke out, and during the periods of depression that followed the end of the War, First Shaughnessy suffered from deterioration and depression. It was commonly known as "Mortgage Hill" and it was a known fact that many residents were living in a few rooms in their houses and were unable to keep up their grounds in proper condition. A number of large houses were torn down, and it is general knowledge that a very large number of the contracts help by the C.P.R. fell into arrears and many large Estates were confiscated for Mortgage arrears or taxes.

At the time the Act was passed, a large choice residential area on the outskirts of the City was easily maintained and did not seriously affect the City generally, but at the present time this area reserves large tracts of choice building territory for a comparatively small number of buildings too big for the average family. For example, in an area having approximately 200' frontage on Marpole Avenue and running South to Angus Drive, aggregating approximately two acres, there are only two large houses. They are capable of providing living units or suites for at least 12 couples, but cannot be subdivided or made into multiple dwellings under the strict terms of this Act, nor can single families large enough to occupy eight large bedrooms, and having income enough to maintain such mansions, be readily found, nor can lots which have substantial frontage on a thoroughfare, with considerable depth, be used for new dwellings, because of the by-laws prohibiting the erection of one house in front of another.

(over)

1944-1951

An amendment to the Shaughnessy Act in 1933 permitted the subdivision of lots with an area of 7200 square feet, but most of the lots in First Shaughnessy cannot be conveniently subdivided on account of the absence of lanes or because of the fact that when houses are set well back on the lot, new houses would be placed in front of them.

These difficulties could be easily overcome by sensible by-laws and landscape and architectural plans to suit each area.

The character of Shaughnessy Heights has completely changed since its inception. At the opening of the area, on the south-east corner of Granville and 15th and Marpole Avenue, was the large mansion of the late Senator McRae. This mansion was given away a few years ago by the Senator, and it was commonly rumoured that he did not wish to continue paying taxes on it. The residence is now occupied as an annex to the Shaughnessy Heights Hospital, and the large rose garden has now become the site of an immense apartment now being erected. When the area was begun, this rose garden was a beautiful sight to behold, and Chinese gardeners could be seen at work all day and there was, also, a white man in charge of the gardeners. All this has now been abandoned for apartment and hospital purposes.

Just across the street, on the South-East corner of Marpole and Granville, the residence known as "Willow-dene" was torn down as the District changed its character.

Immediately South was a large white mansion with a frontage of at least 200' on Granville, and the house set well back on the lot. At one time this house was occupied by Mr. Langar, owner of the Orpheum Theatre. This house subsequently fell into difficulty and disrepair, and has changed hands several times, and the present owner would like to rent rooms to assist in maintaining same. The next house South on Granville is a revenue home, whilst the house immediately South of that was formerly occupied by Chief Justice Morrison.

Many of these houses could afford high class residential space for large numbers of people, and the rooms of some are so spacious that without disfigurement of the house or injury to the community, they could offer accommodation for limited exclusive businesses, such as dressmaking, ladies hairdressing, and select entertainment, from time immemorial conducted in residential buildings in Cities all over the world.

The whole area East of Granville is honeycombed with revenue houses. No structural alterations have taken place on the outside, and the only way in which the general beauty of the area could be maintained, was to obtain some revenue in order that the owners might retain their property. In many cases they could not afford to retain it, and sold at sacrifice prices.

The same situation exists on the West side of Granville and the homes of many prominent people have been abandoned by the original owners and occupied by new purchasers. A very few of these new purchasers desire to keep the area as a single family residential area, but a great many of them have been obliged to resort to revenue to maintain their establishments.

A number of widows of original owners would like to have stayed in the area, but could not afford to maintain the properties and there are some owners whose families have diminished, who would like to retain suites in their own homes without making major structural alterations, but cannot do so unless they are permitted to rent other suites.

(over)

1941-1944

In the Rosedale area in Toronto a similar situation existed in regard to mansions there, and City By-laws were relaxed to enable the renting of these houses in suites with an area not less than 800 square feet for each suite, and with protection against external or internal structural alterations that would destroy their charm and general appearance.

I take the liberty of enclosing a memorandum of the Toronto By-laws relating to Rosedale, and respectfully suggest that the City should immediately request the Legislature to pass a public Statute to enable the City to increase its own revenue and provide abundant living space in First Shaughnessy and similar areas.

The shortage of housing is not nearly so acute as is commonly believed. The City is simply by-passing available space near transportation and business areas, and already served by sewer, water, and utilities, and driving thousands of people miles away from all these conveniences to the very banks of the Fraser River.

Among the beautiful homes renovated in recent years and now an ornament of the Community, is the property now known as "The Hollies." This is a large Colonial type of dwelling with white pillars, and has a large lot around it, and is well separated from surrounding dwellings. It is the only place in all the area where wedding receptions and functions of that nature can be held, the alternative being to come way downtown to public places in the heart of the City, and in the opinion of many dwellers in old Shaughnessy, The Hollies as at present conducted is a real asset to the community and fills a long-felt want as a social rendezvous.

The First Shaughnessy mansions, converted into carefully planned residences, would be much nicer to look at than many new apartments elsewhere, resembling factories or warehouses. A school child could draw the outward architecture of most of them.

The glory of Shaughnessy has departed. It faces deterioration.

Property values in First Shaughnessy are very much below replacement. Prices are very much depressed because buyers are afraid of the Shaughnessy Act.

Many Mortgage Companies refuse to loan because of the uncertainty of present values caused by the Shaughnessy Act.

There is a large house with five bathrooms on Balfour, built by the late Frank Buckley, which he told me cost him $75,000.00 to build at a time when several of his relatives were residing with him. This property was offered to me for $25,000.00, with considerable furniture in it, a few years ago. It is in beautiful condition and could not be built to-day for $100,000.00, in my opinion. Many other mansions in the area are in the same condition.

I recommend that your Committee visit the former home of the late A. M. Dollar, which once was overgrown and tumbling down, but was renovated by Mrs. McAndless, and now gives accommodation to many happy tenants. Look at her photos of this house, before and after, and consider the utter assininity of a law which provides that this house, with fourteen bathrooms, must revert to a single family dwelling, and all its tenants vacate, to increase the demand for shelter at Fraserview or other remote subdivisions.

In removing some of these restrictions the Zoning authorities could see to it that the type of architecture corresponds to surrounding buildings, and that the lots were of sufficient size to preserve the tidy and homely appearance of the district.

(over)

1944-1951

Apartments similar to that on the South-west corner of 16th and Granville would not disfigure many of the large lots in the lower Shaughnessy District.

The question of making practical use of these vacant spaces and buildings on the lots between 16th and 25th is one that concerns not only the property owners but is vitally important to the City from the standpoint of increased taxes from more apartments and dwellings. It would also be a tremendous benefit to the merchants whose expenses have increased so rapidly in recent years and require the volume of business which would be afforded them if the vacant spaces were filled with tax-paying and purchasing occupants.

People are clamouring for places to live in proximity to shopping areas, transportation, sewers and utilities, but in order to preserve an unnecessarily large area, both of land and buildings, for a few owners who can afford to keep up big houses, the whole area is kept empty, and thousands of persons are driven to the banks of the Fraser, to Fraserview and other buildings projects, in order to find places for dwellings, with all the extra expense incidental to long trips to and from businesses, delays in transportation and extension of services. The loss not only to individuals but also to the City is immense.

On most of the lots in First Shaughnessy there is only one family dwelling on the lot, but it is safe to say that in a very large number of them, the family consists not only of relatives, but of other persons who have been admitted to residence therein.

The original purpose of the Act has long since become obsolete and cannot be carried out. There is no sale for these large houses to persons who can afford to keep them up for single families. Such persons are seeking newer areas and newer types of houses, and the present mansions have no future destiny unless they can be utilized for reasonable revenue purposes and for reasonable residential purposes, which could not be considered a nuisance in the community.

As at present interpreted, an Oriental wood dealer, or an Occidental junk man, with ten or twelve children, and three or four trucks in the back yard, could occupy a Shaughnessy residence in strict compliance with the Act, but if eight or nine quiet adults, not related by blood, should occupy a house, it would be a contravention of the Act.

It seems strange if the original plan of ten dead men, formulated in 1914, is to hamstring the whole First Shaughnessy area until 1970, as contended for by a comparatively few people who are still living as single families in First Shaughnessy.

(sgd) G. V. Pelton.

1961-4461

DEPARTMENT OF PROPERTY

City Hall
Toronto 1, August 24/50

subject: Residential Restrictions - Rosedale District, Toronto.

AIRMAIL

Gerald V. Pelton, Esq., K.C.,
602 West Hastings Street,
Vancouver, B. C.

Dear Sir:

Your letter dated August 19th, addressed to the City Clerk, Toronto, has been referred to this Department for reply, dealing generally with residential restrictions.

The South Rosedale district in Toronto, to which you make reference, is considered a first-class residential district, and in 1927, By-law No. 14474 was passed by City Council and approved by the Ontario Municipal Board, to "restrict the use of land or the erection or use of buildings for any other purpose than that of a detached private residence (single-family use)", in this area. With the extensive growth and development of this City in latter years, other fine residential districts came into being, resulting to some extent in a movement to the newer residential areas, and as a result of which many of these large dwellings in Rosedale became a problem to the owners, whose families had grown up and re-located elsewhere. In 1947, therefore, the City Council passed By-law No. 17099, as amended by By-law No. 17172, to repeal the original restrictive By-law in order that conversion might be carried out of some of these large homes into multiple dwelling houses, each to contain not more than four self-contained single-family suites.

Many of these homes at the present time are also being used as rooming houses without interference by the City, if no structural alterations have been made, and which is permissible under Order No. 200 of the Wartime Prices and Trade Board, which permits sharing of accommodation.

I enclose for your information copies of the following:

By-law No. 14474
By-law No. 17099
By-law No. 17172

Answering your specific questions not taken care of in the foregoing:

(a) The Property Commissioner has jurisdiction and power to enforce Residential By-laws under direction of the Committee on Property and the City Council.

(b) Restrictions have therefore been modified to some extent as a result of By-laws Nos. 17099 and 17172, and of course, due to Order No. 200 of the Wartime Prices and Trade Board.

- - - - - - - -

I trust the foregoing will serve your purpose, and should you require any further information or particulars, would you be good enough to so inform me.

"W"
JHW/Q.
Enclosure.

Yours truly,
"G. D. Bland"
Commissioner.

1961-4461

COPY

NO. 17099 A BY-LAW

To repeal By-laws Nos. 6061, 9683, 11371 and 11474, insofar as they prevent the conversion of certain buildings in the South Rosedale district into multiple dwelling houses containing not more than four dwelling units.

(Passed November 11th, 1947).

The Council of the Corporation of the City of Toronto enacts as follows:

1. Neither the provisions of By-law No. 6061 being "A By-law to prohibit the erection of apartment or tenement houses, and of garages to be used for hire or gain, on certain streets" nor of By-law No. 9683 being "A By-law to prohibit the use of land or the erection or use of buildings for any other purpose than that of a detached private residence on property fronting or abutting on either side of Crescent Road (except the lands and premises known as No. 2 Crescent Road, being Lot marked "A" on Plan 196)" nor or By-law No. 11371 being "A By-law to prohibit the use of land or the erection or use of buildings for any other purpose than that of a detached private residence on either side of Rosedale Road between Park Road the westerly limit of Avondale Road produced" nor of By-law No. 11474 being "A By-law to prohibit the use of land or the erection or use of buildings for any other purpose than that of a detached private residence in the Rosedale District" shall apply to prevent the conversion of any building that has been erected for more than five years within the area of the City of Toronto described in the said By-law No. 11474 into a multiple dwelling house containing not more than four single family suites or dwelling units nor the use of any such building when so converted provided (1) each such suite or dwelling unit contains at least (800) square feet of floor space and (2) no major addition or exterior alteration is made to any such building proposed to be so converted, and the said By-laws. Nos.6061, 9683, 11371 and 11474 are hereby repealed insofar as they prevent such conversion and use of any such building.

2. This by-law shall come into force upon receiving the approval of the Ontario Municipal Board.

ROBERT H. SAUNDERS,
Mayor

J. W. SOMERS,
City Clerk

Council Chamber,
Toronto, November 11th, 1947.
(L. S.)

. . . .

NO. 11474 A BY-LAW

To prohibit the use of land or the erection or use of buildings for any other purpose than that of a detached private residence in the Rosedale District.

(Passed December 19th, 1927)

The Council of the Corporation of the City of Toronto enacts as follows:-

I.

No person shall within the area hereinafter described, use any land, or erect or use any buildings for any other purpose than that

1961-1947

Y-LAW No. 11474 (Cont'd.)

of a detached private residence with necessary and suitable outbuildings therefor.

The said area is defined as follows: (here follows description of land)

II.

Any person convicted of a breach of any of the provisions of this By-law shall forfeit and pay, at the discretion of the convicting magistrate, a penalty not exceeding (exclusive of costs) the sum of fifty dollars ($50.00) for each offence.

III.

This By-law shall take effect upon, from and after receiving the approval of the Ontario Railway and Municipal Board.

THOMAS FOSTER,
Mayor

W. A. LITTLEJOHN,
City Clerk.

Council Chamber,
Toronto, December 19th, 1927.
(L. S.)

. . . . .

NO. 17172 A BY-LAW

To amend By-law No. 17099 respecting the conversion of certain buildings in the South Rosedale District into multiple dwelling houses containing not more than four dwelling units.

(Passed February 10th, 1948)

The Council of the Corporation of the City of Toronto enacts as follows:

1. By-law No. 17099 being "A By-law to repeal By-laws Nos. 6061, 9683, 11371 and 11474 insofar as they prevent the conversion of certain buildings in the South Rosedale district into multiple dwelling houses containing not more than four dwelling units" is amended:

(1) by inserting the word "private" before the words "multiple dwelling house" in the seventeenth and eighteen lines of Section 1 and by inserting the words "self-contained" before the words "single family suites or dwelling units" in the eighteenth and nineteenth lines of the said section;

(2) by adding thereto Section 1a as follows: "1a. The provisions of this by-law shall not apply to any building on any land within the area of the City of Toronto described as follows, namely:-(here follows description of land)

2. This by-law shall come into force upon receiving the approval of the Ontario Municipal Board.

HIRAM E. McCALLUM,
Presiding Officer.

J. W. SOMERS,
City Clerk.

1974-1951

(2) Where pursuant to the provisions of Part I, II or III a joint loan has been made by the Corporation and an approved lending institution or where an approved lending institution has purchased an interest in a first mortgage from the Corporation, the lending institution and the Corporation, to protect the mortgage security, may join in making supplementary joint loans to the borrower and in taking such other measures and steps as may be required in accordance with normal mortgage practice to safeguard the interests of His Majesty and the said lending institution.

Lending institution and corporation may take steps to safeguard mortgage.

3A. The Corporation may, on behalf of His Majesty, agree with an approved lending institution to pay to such approved lending institution, to meet expenses incurred in the making of joint loans under Parts I, II and III of this Act for the construction of houses on farms or in small or remote communities designated by the Corporation, such amount not exceeding twenty dollars, together with such allowance for necessary travelling expenses incurred by employees or agents of the lending institution in respect of each loan so made by the lending institution as the Corporation may determine, the said allowance to be determined having regard to the distance of the borrower and the land upon which the house is being constructed from the nearest place from which the said loan can be negotiated and supervised by the lending institution.

Contract with approved lending institution in respect to loans and resulting losses for rural housing.

3B. (1) Where title to real or other immovable property is acquired by the Corporation in the name of His Majesty or the Corporation, either solely, or jointly with any other person, or where the Corporation is authorized to sell or dispose of real or other immovable property of His Majesty, the Corporation may sell or otherwise dispose of such property and may grant, discharge, or release easements, servitudes and other rights in respect thereof, and for such purpose the Corporation may execute and deliver, either in its own name or in the name of His Majesty, deeds, grants, conveyances, transfers, easements, releases, discharges or other documents.

Corporation may execute documents.

(2) A sale of real or other immovable property by the Corporation may be either for cash or on a deferred payment plan, and the Corporation may take such security by way of agreement for sale, mortgage or otherwise, as it deems advisable in order to safeguard the interests of His Majesty.

Sale for cash or on deferred payment plan.

(3) The Corporation may dispose of any security taken by it to secure the payment of an obligation to His Majesty or to the Corporation or an interest therein and in the case of a sale of a mortgage or an interest therein to an approved lending institution with whom the Corporation has entered into a contract pursuant to this Act respecting joint loans may give to the said approved lending institution guarantee in respect of the said mortgage as if the said mortgage had been made pursuant to the said contract.

Corporation may dispose of securities.

27478—2½

Part I

Housing for Home-Owners

Corporation may enter into contracts.

4. (1) The Corporation may, on behalf of His Majesty and with the approval of the Governor in Council, enter into a contract with an approved lending institution on the terms set out in this section to join with the said institution in the making of loans to assist in the construction of houses.

Terms of contract.

(2) The terms of a contract entered into under this section shall provide that:—

(*a*) a joint loan shall be made only to the person who owns the land or is a lessee thereof under a long-term lease, and intends to occupy the house or one of the family housing units thereof, or to a builder who intends to sell the house to a person who will own and occupy the house or one of the family housing units thereof;

(*b*) a joint loan shall be made only for the purpose of assisting in the construction of a house according to sound standards approved by the Corporation and under such supervision as the Corporation may prescribe;

(*c*) a joint loan shall not exceed the aggregate of—

(i) ninety-five per centum of the first two thousand dollars of the lending value of the house or any part thereof;

(ii) eighty-five per centum of the amount by which the lending value of the house exceeds two thousand dollars and does not exceed four thousand dollars;

(iii) seventy per centum of the amount by which the lending value of the house exceeds four thousand dollars;

Proviso.

or such lesser proportion of the lending value as the Governor in Council may by regulation prescribe: Provided that the contract shall provide that the amount of a joint loan shall not exceed an amount equal to the lending value of the house less the value of the work to be done by the owner or lessee as fixed by the Corporation;

(*d*) the portion of the joint loan advanced by His Majesty shall not exceed twenty-five per centum of the said loan;

Interest rate on joint loan.

(*e*) the rate of interest payable by the borrower in respect of a joint loan shall not exceed a rate of four and one-half per centum per annum calculated semi-annually and no other charge in respect of the said loan shall be payable by the borrower except as may be authorized by regulation;

(*f*) the interest payable to His Majesty on the portion of the joint loan advanced by His Majesty shall be at such rate as is agreed upon between the Corporation and the lending institution and set out in the contract;

(*g*) the lending value of any house shall be subject to approval by the Corporation;

(*h*) repayment of a joint loan shall be secured by a first mortgage or hypothec on the house and land upon which it is situate in favour of His Majesty and the lending institution jointly except where a joint loan is made to a lessee of land in which case repayment of the joint loan shall be secured by

a first mortgage, hypothec or an assignment of the leasehold interest of the lessee and such additional security, assignments, assurances and agreements as may be required by the Corporation in order to safeguard the interests of His Majesty and the lending institution;

(*i*) a joint loan shall be for a term not in excess of twentyfive years from the date of completion of the house, except that in the case of a house to be constructed in an area that, in the opinion of the Corporation, is adequately protected by community planning and appropriate zoning restrictions the loan may be for a term exceeding twenty-five years, but not in excess of thirty years;

(*j*) a joint loan shall be for a term not in excess of twenty-five principal, interest and taxes, by monthly instalments as may be determined from time to time by the Corporation;

(*k*) the amount of a joint loan shall be advanced to the borrower in such instalments during the course of construction of the house as may be determined by the Corporation, except that in the case of a loan made to a builder, such portion of the loan may be withheld or such additional security required until the house has been sold to an owner-occupier as may be specified by the terms on which the loan is made;

Joint loan losses.

(*l*) losses sustained as a result of joint loans shall be shared by His Majesty and the lending institution in the proportions of the shares of His Majesty and the lending institution in the said joint loans and that in addition His Majesty shall be liable to pay to the lending institution such amount of the losses of the lending institution sustained as a result of joint loans within any class of joint loans established by agreement, as may be agreed upon, not exceeding, however, fifteen per centum of the aggregate amount of the share of the lending institution in all joint loans within the said class, each said class to be based on the ratio of the joint loans to the lending values or on the location of the projects or on both; and

(*m*) such other measures will be taken as may be agreed upon between the Corporation and the said lending institution in order to safeguard the interests of His Majesty.

Contract with trustee or corporation for a co-operative project.

(3) Notwithstanding anything contained in the two last preceding subsections, a joint loan may be made by His Majesty and an approved lending institution with which His Majesty has entered into a contract under this section to a trustee or corporation constituted or incorporated for the purpose of constructing and managing a co-operative housing project if:—

(*a*) each cestui que trust or each member or shareholder of the corporation has or is to have possession of a family housing unit in the project under a lease for a term at least as long as the term of the joint loan;

(*b*) each cestui que trust or said member or shareholder has an interest in the trust or owns shares or stock of the corporation in the proportion which the cost of construction of the said family housing unit bears to the cost of construction of the said project;

(*c*) each cestui que trust or said member or shareholder is obligated to pay his proportionate share of all operating

costs of the project and of the monthly or other instalments of principal and interest in respect of the joint loan and taxes, together with a proportionate share of the said operating costs, instalments or taxes which any other cestui que trust or member or shareholder fails to pay; and

Contract with trustee or borrower for a co-operative project.

(*d*) the terms of the trust instrument or the charter or other instrument of incorporation and by-laws of the borrower have been approved by the Corporation and the terms of the said contract shall, subject to subsection four of this section, apply mutatis mutandis in respect of any joint loan made pursuant to this subsection.

Maximum and minimum limits of loan.

(4) The maximum and minimum limits of the amount of the joint loan which may be made to a trustee or corporation described in the last preceding subsection shall be the aggregate of the maximum or minimum amounts, as the case may be, of joint loans which would be authorized under paragraph (*c*) of subsection two of this section for the number of family housing units in the project each having a lending value equal to the average lending value of each of the said family housing units.

Joint loan repayable for a period up to thirty years.

(5) Notwithstanding paragraphs (*c*) and (*i*) of subsection two of this section, a contract entered into under this section may provide for a joint loan for a term not in excess of thirty years from the date of completion of the house for an amount not to exceed the aggregate of

(i) ninety-five per centum of the first three thousand dollars of the lending value of the house or any part thereof;

(ii) eighty-five per centum of the amount by which the lending value of the house exceeds three thousand dollars, and does not exceed six thousand dollars;

(iii) seventy per centum of the amount by which the lending value of the house exceeds six thousand dollars.

Governor in Council may prescribe additional terms and conditions.

(6) The Governor in Council may by regulation prescribe additional terms and conditions under which a joint loan may be made pursuant to subsection five of this section, and in addition, may fix and determine a date on and after which or a period during which loans shall not be made under subsection five of this section.

"house" defined.

(7) For the purposes of this section, "house" means a building, together with the land upon which it is situated, intended for human habitation, containing not more than two family housing units, including facilities ordinarily required in connection with a dwelling place.

Corporation to safeguard interests of His Majesty.

4A. Notwithstanding sections four and eight of this Act, before a joint loan is made to a lessee the Corporation may enter into such agreement or arrangement with the owner of the land upon which the house or housing project is to be built or with other persons as it deems necessary in order to safeguard the interests of His Majesty.

Contracts for houses to be sold to prospective home owners.

4B. (1) The Corporation may, on behalf of His Majesty, enter into contracts with builders to encourage the construction of houses to be sold to prospective home owners.

Conditions.

(2) A contract may be entered into under subsection one of this section only with respect to houses the construction of which is assisted by loans made pursuant to this Act and such contract shall provide that,

(*a*) the builder shall finance the construction of the said houses under the provisions of this Act;

(*b*) the builder shall offer each of the said houses for sale at a price not in excess of the price fixed in the said contract;

(*c*) the Corporation shall agree to purchase from the builder within one year from the date of completion thereof at a price fixed in the said contract any house built pursuant to the said contract that remains unsold.

(3) A contract with a builder entered into under this section may also provide,

Further conditions.

(*a*) that during such period as the Corporation requires the builder shall offer the said houses for sale only to veterans;

(*b*) that such other things shall be done as the Corporation deems necessary in order to carry out the intent of this section and to safeguard the interests of His Majesty.

"veteran" defined.

(4) For the purpose of this section the expression "veteran" means a person who has been paid or is entitled to be paid a war service gratuity under The War Service Grants Act, 1944. 1944-45, c. 51.

Corporation may pay taxes.

(5) When title to real or immovable property becomes vested in the name of the Corporation or of His Majesty pursuant to the terms of a contract entered into under this section, the Corporation may pay to a municipality or other taxing authority an amount equivalent to the taxes which might be levied in respect of the said property or of the interest of the Corporation or of His Majesty therein by the said authority if the said property or interest were not so vested, and may enter into such agreements as may be necessary to give effect to the provisions of this subsection.

Purchases and payments deemed losses in respect of loans. 1945, c. 15 (2nd Sess.)

(6) For the purposes of The Central Mortgage and Housing Corporation Act and section seven of this Act, purchases under paragraph (*c*) of subsection two of this section and payments under subsection five of this section shall be deemed to be losses in respect of loans made under this Part.

Regulations by Governor in Council.

5. (1) The Governor in Council may make regulations to define for the purposes of this Act the expression "long-term lease" and to make provision for any matters concerning which he deems regulations are necessary or desirable to carry out the purposes or provisions of this Part and Part III of this Act.

Powers of Corporation.

(2) The Corporation may for the purposes of this Part and Part III of this Act:—

(*a*) prescribe the manner in which the cost of construction of a house or of a housing project shall be estimated and by whom and in what manner the appraisal of the value of a house or housing project shall be made;

(*b*) prescribe sound standards of construction and the arrangements that shall be made to assure adequate supervision of the construction of a house or of a housing project in respect of which a joint loan is made;

(*c*) prescribe the information to be given by an applicant for a joint loan;

(*d*) prescribe the manner in which losses sustained in connection with joint loans shall be established; and

(*e*) prescribe the circumstances in which it may be appropriate to take a chattel mortgage or other security as security or additional security for a joint loan.

Determination of loss in respect of joint loan.

6. (1) The Corporation may at any time by agreement with an approved lending institution fix and determine the amount of loss in respect of any joint loan whether or not foreclosure or sale proceedings have been taken or concluded.

Purchase by the Crown of security taken for loan.

(2) In any case where the Minister deems it in the public interest, the Corporation may, on behalf of His Majesty, purchase all the right, title and interest of an approved lending institution in any joint loan or in any security taken for the repayment thereof.

Power to take over joint loan.

(3) Where the Corporation has purchased a house pursuant to the terms of a contract entered into under section four B of this Act, it may on behalf of His Majesty purchase all the right, title and interest of an approved lending institution in the joint loan made in respect of the said house or in any security taken for the repayment of the said loan.

Purchases deemed losses in respect of loans.
1945 (2nd Sess.) c. 15.

(4) For the purposes of The Central Mortgage and Housing Corporation Act and section seven of this Act, purchases under subsections two and three of this section shall be deemed to be losses in respect of loans made under this Part.

Loans under Part I and losses under The Dominion Housing Act, 1935, and The National Housing Act, 1938.
1935, c. 58.
Rep. 1938, c. 49.
1938, c. 49.
$100,000,000.

7. The Minister may make loans under this Part and pay losses in respect of loans made under this Part or under The Dominion Housing Act, 1935, or The National Housing Act, 1938, sustained after the coming into force of this Part or any purchase price payable under the last preceding section not exceeding, in the aggregate, one hundred million dollars out of unappropriated moneys in the Consolidated Revenue Fund.

Part II

Housing for Rental Purposes

Loans for low-rental housing projects.

8. (1) The Corporation may, on behalf of His Majesty and with the approval of the Governor in Council, enter into a contract with an approved lending institution on the terms set out in this section, to join with the said institution in the making of loans to assist in the construction of rental housing projects designed to provide housing accommodation to be rented to prospective tenants.

Terms of contract.

(2) The terms of a contract entered into under this section shall provide that,

(*a*) a joint loan shall be made only for the purpose of assisting in the construction of the project according to sound standards, approved by the Corporation and under such supervision as may be determined by the Corporation;

(*b*) the joint loan shall not exceed eighty per centum of the lending value of the project;

(*c*) the portion of a joint loan advanced by His Majesty shall not exceed twenty-five per centum of the joint loan;

(*d*) the rate of interest payable by the borrower in respect of a joint loan shall not exceed a rate of four and one-half per centum per annum calculated semi-annually and no other charge in respect of the loan shall be payable by the borrower except as may be determined by the Corporation;

(*e*) the interest payable to His Majesty on the portion of the joint loan advanced by His Majesty shall be at such rate as is agreed upon between the Corporation and the lending institution and set out in the contract;

(*f*) the lending value of any project shall be subject to approval by the Corporation;

(*g*) the joint loan shall be secured by a first mortgage or hypothec on the project or the land and the buildings comprising the project in favour of His Majesty and the said lending institution, and in such classes of cases as may be prescribed by the Corporation, the Corporation may require such additional security by way of chattel mortgage or assignment of rentals or otherwise as the Corporation may deem necessary or desirable in order to protect the interest of His Majesty;

(*h*) a joint loan shall be for a term not in excess of twenty years from the date of completion of the project, except that in the case of a project to be constructed in an area that in the opinion of the Corporation is adequately protected by community planning and appropriate zoning restrictions the loan may be for a term in excess of twenty years but not exceeding twenty-five years;

(*i*) a joint loan shall be made on such terms as to payment of principal, interest and taxes by monthly instalments as the Corporation may from time to time determine;

(*j*) the amount of the loan shall be advanced to the borrower in such instalments during the course of construction of the project as the Corporation may from time to time determine;

27478—3

Determination of loss in respect of joint loan.

6. (1) The Corporation may at any time by agreement with an approved lending institution fix and determine the amount of loss in respect of any joint loan whether or not foreclosure or sale proceedings have been taken or concluded.

Purchase by the Crown of security taken for loan.

(2) In any case where the Minister deems it in the public interest, the Corporation may, on behalf of His Majesty, purchase all the right, title and interest of an approved lending institution in any joint loan or in any security taken for the repayment thereof.

Power to take over joint loan.

(3) Where the Corporation has purchased a house pursuant to the terms of a contract entered into under section four B of this Act, it may on behalf of His Majesty purchase all the right, title and interest of an approved lending institution in the joint loan made in respect of the said house or in any security taken for the repayment of the said loan.

Purchases deemed losses in respect of loans.
1945 (2nd Sess.) c. 15.

(4) For the purposes of The Central Mortgage and Housing Corporation Act and section seven of this Act, purchases under subsections two and three of this section shall be deemed to be losses in respect of loans made under this Part.

Loans under Part I and losses under The Dominion Housing Act, 1935, and The National Housing Act, 1938.
1935, c. 58.
Rep. 1938, c. 49.
1938, c. 49.
$100,000,000.

7. The Minister may make loans under this Part and pay losses in respect of loans made under this Part or under The Dominion Housing Act, 1935, or The National Housing Act, 1938, sustained after the coming into force of this Part or any purchase price payable under the last preceding section not exceeding, in the aggregate, one hundred million dollars out of unappropriated moneys in the Consolidated Revenue Fund.

Part II

Housing for Rental Purposes

Loans for low-rental housing projects.

8. (1) The Corporation may, on behalf of His Majesty and with the approval of the Governor in Council, enter into a contract with an approved lending institution on the terms set out in this section, to join with the said institution in the making of loans to assist in the construction of rental housing projects designed to provide housing accommodation to be rented to prospective tenants.

Terms of contract.

(2) The terms of a contract entered into under this section shall provide that,

(*a*) a joint loan shall be made only for the purpose of assisting in the construction of the project according to sound standards, approved by the Corporation and under such supervision as may be determined by the Corporation;

(*b*) the joint loan shall not exceed eighty per centum of the lending value of the project;

(*c*) the portion of a joint loan advanced by His Majesty shall not exceed twenty-five per centum of the joint loan;

(*d*) the rate of interest payable by the borrower in respect of a joint loan shall not exceed a rate of four and one-half per centum per annum calculated semi-annually and no other charge in respect of the loan shall be payable by the borrower except as may be determined by the Corporation;

(*e*) the interest payable to His Majesty on the portion of the joint loan advanced by His Majesty shall be at such rate as is agreed upon between the Corporation and the lending institution and set out in the contract;

(*f*) the lending value of any project shall be subject to approval by the Corporation;

(*g*) the joint loan shall be secured by a first mortgage or hypothec on the project or the land and the buildings comprising the project in favour of His Majesty and the said lending institution, and in such classes of cases as may be prescribed by the Corporation, the Corporation may require such additional security by way of chattel mortgage or assignment of rentals or otherwise as the Corporation may deem necessary or desirable in order to protect the interest of His Majesty;

(*h*) a joint loan shall be for a term not in excess of twenty years from the date of completion of the project, except that in the case of a project to be constructed in an area that in the opinion of the Corporation is adequately protected by community planning and appropriate zoning restrictions the loan may be for a term in excess of twenty years but not exceeding twenty-five years;

(*i*) a joint loan shall be made on such terms as to payment of principal, interest and taxes by monthly instalments as the Corporation may from time to time determine;

(*j*) the amount of the loan shall be advanced to the borrower in such instalments during the course of construction of the project as the Corporation may from time to time determine;

27478—3

(*k*) losses sustained as a result of joint loans shall be shared by His Majesty and the lending institution in the proportions of the shares of His Majesty and the lending institution in the said joint loans and that in addition His Majesty shall be liable to pay to the lending institution such amount of the losses of the lending institution sustained as a result of joint loans within any class of joint loans established by agreement, as may be agreed upon, not exceeding, however, fifteen per centum of the aggregate amount of the share of the lending institution in all joint loans within the said class, each said class to be based on the ratio of the joint loans to the lending values or on the location of the projects or on both; and

(*l*) such other measures will be taken as may be agreed upon between the Corporation and the lending institution to safeguard the interests of His Majesty.

Joint loans with two or more lending institutions.

(3) The Corporation may join with two or more approved lending institutions, with each of which it has entered into a contract under this section, in the making of a joint loan and in such case the said contract shall *mutatis mutandis* apply as if the said lending institutions were one institution.

Joint loan for rental housing project repayable in not more than thirty years.

(4) Notwithstanding paragraph (*h*) of subsection two of this section a contract entered into under this section may provide for a joint loan for a term not in excess of thirty years from the date of completion of the project.

Additional terms and conditions.

(5) The Governor in Council may by regulation prescribe additional terms and conditions under which a joint loan may be made pursuant to subsection four of this section, and in addition, may fix and determine a date on and after which or a period during which loans shall not be made under subsection four of this section.

Contract guaranteeing rentals from rental housing projects.

8A. (1) Subject to this section, the Corporation may enter into contracts with builders to guarantee, in consideration of such payments as the Governor in Council may prescribe, an annual return of rentals from rental housing projects after completion thereof of an amount to be determined by the Corporation, for a total period not exceeding thirty years.

Undertaking.

(2) The Corporation may give to a builder an undertaking that the Corporation will enter into a contract with the builder under subsection one if the builder builds a rental housing project in accordance with this section.

Conditions.

(3) No contract shall be entered into pursuant to subsection one of this section unless:

(*a*) the project is completed and is built in an area satisfactory to the Corporation and in accordance with standards of construction approved by the Corporation; and

(*b*) the project consists of eight or more family housing units and is designed to provide housing accommodation of a size and type prescribed by the Corporation.

Terms of contract.

(4) The terms of a contract entered into under subsection one of this section shall provide:

(*a*) that the builder or subsequent owner will provide efficient management of the rental housing project;

(*b*) that the rents to be charged in respect of the units of the project shall not exceed, during the first three years after the completion of the project, an amount to be determined by the Corporation;

(*c*) that when an amount has been paid by the Corporation under the contract referred to in subsection one of this section equal to the amount of rentals guaranteed for the first year of the said contract the Corporation may purchase the project from the owner thereof at a price that shall not exceed the estimated cost of construction as determined by the Corporation less two and one-half per centum per annum thereof from the time of completion of the project to the date of purchase;

(*d*) that the contract, with the approval of the Corporation, may be assigned to subsequent owners;

(*e*) for such other matters as the Corporation may deem necessary or desirable to give effect to the purposes or provisions of this section.

Maximum guarantee.

(5) The annual return of rentals guaranteed by the Corporation under this section shall not exceed eighty-five per centum of the annual rental of the units of the project determined by the Corporation under paragraph (*b*) of subsection four of this section.

Alteration of terms of contract.

(6) The Corporation and the builder or subsequent owner may by agreement alter any term of a contract made under subsection one of this section but in no case shall the total guarantee period exceed thirty years in the case of any one project.

Regulations.

(7) The Governor in Council may by regulation prescribe the maximum guarantee in respect of a room or unit and may make provision for any matters for which he deems regulations are necessary or desirable to carry out the purposes or provisions of this section.

Loans for rental housing projects.

8B. (1) Notwithstanding any restrictions on its power to lend or invest money contained in any other statute or law, any approved lending institution subject to the jurisdiction of Parliament, may lend on the security of a first mortgage or hypothec in favour of the approved lending institution an amount not exceeding eighty-five per centum of the estimated cost as determined by the Corporation of a rental housing project, the rentals of which are guaranteed by the Corporation pursuant to section eight A of this Act or in respect of which an undertaking has been given under subsection two of section eight A.

Form of mortgage.

(2) The mortgage or hypothec referred to in subsection one of this section shall be in such form as the Corporation may approve and shall

(*a*) bear interest at a rate not in excess of a rate prescribed by the Governor in Council;

(*b*) be for a term not in excess of twenty years; and

(*c*) provide for repayment in each year during the term of the mortgage or hypothec of two and one-half per centum of the principal amounts advanced under the mortgage and the balance of the principal at the end of the term.

Loans to limited dividend housing corporations.

9. (1) The Corporation may, on behalf of His Majesty and with the approval of the Governor in Council, make a loan to a limited-dividend housing company for the purpose of assisting in the construction of a low-rental housing project or in the purchase of existing buildings and the land upon which they are situate and their conversion into a low-rental housing project.

27478—3½

Interest amount and term of loan.

(2) A loan made under the authority of this section shall bear interest at three per centum per annum, shall not exceed ninety per centum of the lending value of the project, shall be for a term not exceeding the useful life of the project to be fixed by the Corporation and in any case not exceeding fifty years from the date of completion of the project and shall be secured by a first mortgage or hypothec upon the project in favour of His Majesty.

Security.

Conditions under which loans may be made.

(3) A loan may be made under this section only to a limited-dividend housing company that has entered into a contract with His Majesty on the terms set out in subsection four of this section, to construct a low-rental housing project or to convert existing buildings into a low-rental housing project if:—

(*a*) evidence satisfactory to the Corporation has been furnished of the need for the said project by reason of shortage, over-crowding, congestion or the sub-standard character of existing housing accommodation in the municipality or the metropolitan area in which the said project is to be situated;

(*b*) the area in which the project is to be situated has in the opinion of the Corporation been adequately planned;

(*c*) zoning regulations are in the opinion of the Corporation sufficient to assure the suitability of the area for the said project throughout the term of the loan and to provide reasonable safeguards for the security of the loan;

(*d*) adequate municipal services are available or are to be supplied forthwtih to residents of the said area;

(*e*) the project for which a loan is requested will provide a sufficient number of family housing units to assure in the opinion of the corporation, reasonable economies in the construction or conversion thereof;

(*f*) the organization and management of the company are in the opinion of the Corporation such as to assure competent and independent administration in the planning, construction or conversion and operation of the project;

(*g*) adequate care has in the opinion of the Corporation, been exercised to assure economical and suitable design and sound construction of a type of project that will assure the minimum practicable expenditures for repairs and maintenance during the term of the loan, and in the case of the conversion of existing buildings, if the cost of conversion is, in the opinion of the Corporation, reasonable;

(*h*) the terms of acquisition by the company of the land upon which the project is to be constructed or of the buildings which are to be converted are satisfactory to the Corporation;

(*i*) the terms of the contract made by the company with a contractor for the construction of the project or the conversion of the buildings are satisfactory to the Corporation;

(*j*) the company, in the opinion of the Corporation, has or is able to provide funds sufficient, when added to the proceeds of the loan made by His Majesty, to pay the entire cost of the construction or conversion and ensure the completion of the project; and

(*k*) the powers given to the company and activities or transactions that are permitted by its charter or other instrument of incorporation are satisfactory to the Corporation.

Terms of contract.

(4) A contract with a limited-dividend housing company entered into under this section shall provide that:—

(*a*) the maximum ratio between the rentals to be charged and the probable family income of the lessees of each family housing unit shall be such ratio as the Corporation may deem fair and reasonable or shall make such other provision for maintaining the low-rental character of the project as the Corporation may agree to;

(*b*) the company may receive contributions to a rent reduction fund from any province, municipality, social agency, trust, or person and shall use such fund solely for the purpose of reducing the rentals that otherwise would be charged;

(*c*) the company shall maintain books, records and accounts in a form satisfactory to the Corporation, shall permit the inspection of such books, records and accounts by a representative of the Corporation at any time and shall make such annual or other reports to the Corporation in such form and containing such particulars as the Corporation may require;

(*d*) the company shall furnish efficient management of the low-rental housing project, maintain the project in a satisfactory state of repair, and permit representatives of the Corporation to inspect the project at any time;

(*e*) the company shall make to the Corporation promptly on the due dates the annual or semi-annual payments required to be made in order to pay the interest on and amortize the loan during the term thereof;

Terms of contract.

(*f*) the amount of surplus earnings to be used or set aside for reserves, maintenance, repairs, possible decline in rentals or other contingencies shall be limited in such manner as may be agreed upon; and at the end of the term of the loan the amount of such surplus earnings so set aside and at that time unexpended shall be paid to such person or expended in such manner as is provided in the contract or as the Corporation may direct;

(*g*) except with the consent of the Corporation and on such terms and conditions as the Corporation may approve the project or any part thereof shall not be sold or otherwise disposed of during the term of the loan; and

(*h*) the Corporation shall have the right, in the event of the company failing to maintain the low-rental character of the project or otherwise committing a breach of the contract, to declare the unpaid principal of the loan due and payable forthwith or to increase the interest payable thereafter on the unpaid balance of the said loan to such rate as the Governor in Council may determine.

Contract with limited-dividend housing company terms.

(5) A contract with a limited-dividend housing company entered into under this section may also provide:

(*a*) that the Corporation shall have the right to designate persons other than families of low incomes to whom housing accommodation provided by the project may be leased; and

(*b*) for such other measures to be taken by the Corporation and the company as the Corporation may deem necessary or desirable to give effect to the purposes or provisions of this Act.

Loans to borrowers engaged in mining, lumbering, logging, or fishing.

9A. (1) The Corporation may on behalf of His Majesty and with the approval of the Governor in Council, make a loan to a borrower engaged in the mining, lumbering, logging or fishing industry, to assist in the construction of low or moderate-cost housing projects in areas or localities that are adjacent to or connected with the operations of the borrower.

"borrower" defined.

(2) For the purpose of this section the expression "borrower" means an incorporated company engaged in the mining, lumbering, logging or fishing industry, and includes a company (in this section referred to as a "subsidiary company") incorporated for the purpose of owning, constructing and managing a housing project, all the share capital of which, except directors' qualifying shares, is owned by an incorporated company (in this section referred to as the "parent company") engaged in the mining, lumbering, logging or fishing industry.

Interest.

(3) A loan made under this section shall bear interest at the rate of four per centum per annum calculated semi-annually, shall not exceed eighty per centum of the lending value of the project, shall be for a term not exceeding the useful life of the project to be fixed by the Corporation and in any case not exceeding fifteen years from the date of completion of the project.

Security.

(4) The loan shall be secured by a first mortgage or hypothec on the land upon which the project is built in favour of His Majesty or, where the land is not owned by the borrower or the housing units are of a portable nature, by a first charge on the project and the interest of the borrower in the land upon which it is built in a form satisfactory to the Corporation or such other security as the Corporation may deem necessary to safeguard the interests of His Majesty.

Prior conditions.

(5) The Corporation shall prior to the approval of a loan under this section by the Governor in Council satisfy itself:—

(*a*) that the area in which the project is to be built has a productive period sufficient to justify the proposed term of the loan, and

(*b*) that the proposed project is necessary to house persons in the area and those who may move into the area to provide necessary labour in connection with the operations of the borrower.

Terms of contract.

(6) A loan may be made under this section only to a borrower who has entered into a contract with His Majesty on the terms set out in subsection seven of this section to provide low or moderate-cost housing accommodation adjacent to or connected with the operations of the borrower, if,

(*a*) evidence satisfactory to the Corporation has been furnished of the need for such housing accommodation in connection with the said operations;

(*b*) the area in which the project is to be situated is, in the opinion of the Corporation, suitable for such project;

(*c*) the project for which the loan is requested will provide a sufficient number of family housing units of a class and kind to ensure, in the opinion of the Corporation, reasonable economies in the construction and operation thereof;

(*d*) evidence satisfactory to the Corporation has been provided that the project will be competently planned, constructed, administered and operated;

(*e*) adequate care has, in the opinion of the Corporation, been exercised, to assure economical and suitable design and sound construction appropriate to and in accordance with the area in which the project is built;

(*f*) the terms of acquisition by the borrower of the land upon which the project is to be constructed or the lease by which the land is made available for the project, are satisfactory to the Corporation;

(*g*) the terms of the contract made by the borrower with a contractor for the construction of the project, are satisfactory to the Corporation;

(*h*) evidence satisfactory to the Corporation has been provided that the borrower has or is able to provide funds sufficient when added to the proceeds of the loan made by His Majesty to ensure the completion of the project;

(*i*) the powers given to the borrower by its charter or instrument of incorporation are satisfactory to the Corporation; and

(*j*) in the case of a subsidiary company, repayment of the loan and the performance of the contract made by it pursuant to this section are guaranteed by the parent company.

Further provisions of contract.

(7) A contract with a borrower shall provide that,

(*a*) the borrower shall make to the Corporation promptly on the due dates the annual or semi-annual payments required to be made in order to pay the interest on and amortize the loan during the term thereof;

(*b*) the borrower shall furnish efficient management of such project and maintain the project in a satisfactory state of repair and permit representatives of the Corporation to inspect the project at any time;

(*c*) moneys invested in the project by the borrower shall not produce a return above operating expenses greater than the rate of interest agreed to be paid by the borrower on the loan made by His Majesty and that any return in excess of this amount shall be used as the Corporation determines for the benefit of the occupants of the housing units of the project;

(*d*) the borrower may receive contributions to a rent reduction fund and shall use such fund solely for the purpose of reducing the rentals that otherwise would be charged;

(*e*) the amount of surplus earnings to be used or set aside for reserves, maintenance, repairs, possible decline in rentals or other contingencies shall be determined by the Corporation;

(*f*) The Corporation shall have the right in the event of the borrower failing to maintain the low or moderate rental character of the project or otherwise committing a breach of contract, to declare the unpaid principal of the loan due and payable forthwith or to increase the interest payable thereafter on the unpaid balance of the said loan at such a rate as the Governor in Council may determine;

(*g*) the borrower shall maintain books, records and accounts in a form satisfactory to the Corporation, shall permit the

inspection of such books, records and accounts by a representative of the Corporation at any time and shall make such annual or other reports to the Corporation in such form and containing such particulars as the Corporation may require;

(*h*) the borrower may rent the housing units to its employees or to other persons living in the community adjacent to or connected with its operations at rentals to be approved by the Corporation;

(*i*) the borrower during the term of the loan may with the approval of the Corporation, and upon terms and conditions satisfactory to the Corporation, sell under agreement for sale or lease and option, units of the said project to prospective home owners;

(*j*) in the event of a sale referred to in paragraph (*i*) of this subsection the Corporation may undertake that when the home owner has fulfilled the terms of the agreement for sale it will discharge its mortgage claim or charge upon the unit purchased by the prospective home owner.

Powers of Corporation.

(8) The Corporation may—

(*a*) prescribe the manner in which the cost of such project shall be calculated or estimated and determine the lending value for the purpose of this section;

(*b*) prescribe the standards of construction and the type of project in respect of which a loan is made under this section;

(*c*) prescribe the information to be given by an applicant for a loan under this section;

(*d*) prescribe the conditions and procedures under which the proceeds of any loan under this section may be advanced to the borrower;

(*e*) prescribe the circumstances in which additional security may be taken for any loans under this section;

(*f*) make provision for any other matters deemed necessary or desirable to carry out the purposes or provisions of this section and to safeguard the interests of His Majesty.

Regulations by Governor in Council.

10. (1) The Governor in Council may by regulation make provision for any matters concerning which he deems regulations are necessary or desirable to carry out the purposes or provisions of this Part.

Power of Corporation to determine administrative matters.

(2) The Corporation may,

(*a*) prescribe the manner in which the cost of construction of a rental housing project or a low-rental housing project or the cost of converting existing buildings into a low-rental housing project shall be calculated or estimated and by whom and in what manner an appraisal of any rental housing project shall be made;

(*b*) prescribe sound standards of construction and the arrangements that shall be made to assure adequate supervision of any construction or conversion in respect of which a loan is made under this Part;

(*c*) prescribe the information to be given by an applicant for a loan under this Part;

(*d*) prescribe the conditions and procedures under which the proceeds of any loan under this Part may be advanced to a builder or a limited-dividend housing company;

(*e*) prescribe the circumstances in which a chattel mortgage, an assignment of rents or other security, may be taken as additional security for any loans made under this Part;

(*f*) prescribe the books, accounts and records to be maintained by a limited-dividend housing company to which a loan is made under this Part and the manner in which and by whom they shall be audited, and the form of the annual or any other report to be made to the Corporation; and

(*g*) prescribe the manner in which losses sustained in connection with joint loans made under this Part shall be determined.

Life insurance companies investment.

11. (1) Notwithstanding any restriction on its power to lend or invest money contained in any other statute or law, any life insurance company subject to the jurisdiction of Parliament may, subject to the conditions hereinafter stated, invest its funds to an aggregate amount not exceeding five per centum of its total assets in Canada allowed by the Superintendent of Insurance under section seventy-three of The Canadian and British Insurance Companies Act, 1932, in the purchase of land and the construction thereon of a low cost or moderate cost rental housing project, including such buildings or such accommodation for retail stores, shops, offices and other community services, but not including hotels, as the company may deem proper and suitable for the convenience of the tenants of such rental housing project, and thereafter may hold, maintain, repair, alter, demolish, reconstruct, manage, collect or receive income from, sell or convey, in whole or in part, land so acquired and the improvements thereon.

1932, c. 46.

Life insurance companies may form institutional holding companies or housing corporations.

(1A) Notwithstanding any restrictions or limitations on its powers contained in any other statute or law, any life insurance company subject to the jurisdiction of Parliament may cause to be formed one or more institutional holding companies and one or more institutional housing corporations and may invest its funds in shares or debentures of the said companies and in shares of the said corporations to an aggregate amount, which, when added to the aggregate amount invested by the said life insurance company under subsection one of this section does not exceed five per centum of its total assets in Canada allowed by the Superintendent of Insurance under section seventy-three of The Canadian and British Insurance Companies Act, 1932.

1932, c. 46.

Conditions of investment.

(2) The conditions under which an investment referred to in subsection one of this section may be made shall be as follows:—

(*a*) the project shall, in the discretion of the Corporation, be constructed in accordance with or in harmony with an official community plan satisfactory to it;

(*b*) the project shall be designed to provide housing accommodation for families of low or moderate income and the Corporation may prescribe a maximum average cost per room or per family housing unit provided thereby, or per person to be accommodated;

(*c*) the company shall submit to the Corporation an application in a form to be prescribed by it and accompanied by the following:—

(i) a map showing the location of the land and of the structures thereon, the purchase of which is deemed by the company to be necessary to the project;

(ii) a plan and specifications prepared by an architect showing the buildings or improvements to be constructed thereon pursuant to the project;

(iii) an estimate of the cost of the entire project prepared by an architect or engineer and approved by the company;

(iv) an estimate of the rentals of the family housing units and the other facilities to be provided necessary to assure a minimum return of five per centum per annum upon the cost of the entire project after payment of all taxes, insurance, cost of operation and maintenance, and an annual amount sufficient to amortize the cost of construction of the project less the cost of the land, within a period representing the estimated useful life of the project but not in any case exceeding fifty years from the date of completion of the project; and

(v) such other information or material as the Corporation may require; and

(*d*) the investment is approved by the Corporation.

Conditions of investment.

(2A) No investment under subsection one A of this section shall be made unless

(i) the project of the institutional housing corporation in the shares of which the investment is to be made, or each project of the institutional housing corporations the shares of which are held by the institutional holding company in the shares and debentures of which the investment is to be made, complies with paragraphs (*a*) and (*b*) of subsection two of this section;

(ii) an application has been submitted to the Corporation in the form prescribed by it accompanied by the information in respect of the said project or each of the said projects required by paragraph (*c*) of subsection two of this section; and

(iii) the investment is approved by the Corporation.

Guarantee to life insurance company.

(3) Where a life insurance company agrees with the Corporation,

(*a*) to maintain separate books and records relating to a rental housing project in which the company invests under this section satisfactory to the Corporation and open to its inspection at any time;

(*b*) to establish a reserve on account of such project comprising all net earnings in any year after its completion in excess of six per centum per annum on the cost of the project; and

(*c*) to repay out of the said reserve any advances made by the Corporation under the guarantee hereinafter mentioned;

the Corporation shall guarantee to the company, for as long as it retains ownership of the whole or any part of the project, a net return in any year after the completion of the project of two and one-half per centum per annum of the cost of the project for a period not exceeding the estimated useful life of the project and in any case not exceeding fifty years.

Guarantee to institutional housing corporation.

(3A) Where an institutional housing corporation is formed and agrees with the Corporation:—

(*a*) to maintain separate books and records relating to the rental housing project in which the institutional housing corporation

invests under this section satisfactory to the Corporation and open to its inspection at any time;

(*b*) to establish a reserve on account of such project comprising all net earnings, including any net profit realized on the sale of the project or any part thereof, in any year after its completion in excess of six per centum per annum on the cost of the project; and

(*c*) to repay out of the said reserve any advances made by the Corporation under the guarantee hereinafter mentioned,

the Corporation shall guarantee to the institutional housing corporation as long as it retains ownership of the whole or any part of the project but not longer than the estimated useful life of the project and in any case not longer than fifty years, a net return in any year after the completion of the project of two and one-half per centum per annum of that portion of the cost of the project that was provided from funds subscribed by shareholders; and the Corporation in its discretion may guarantee the principal of the debentures of an institutional holding company and interest thereon at a rate not more than two and one-half per centum per annum if it is satisfied that such a company holds at the time the guarantee is given all the shares, except directors' qualifying shares, of one or more institutional housing corporations that have been guaranteed by it under this subsection.

"net return in any year" defined.

(3B) For the purpose of this section "net return in any year" means an amount equal to annual net earnings derived from the project computed by deducting from the total annual revenues therefrom all expenses of the year in respect thereof including provision for taxes, insurance, repairs and maintenance, interest and an amount sufficient to amortize the cost of construction of the project, including the cost of the land, over the estimated useful life of the project.

Two or more companies join in project.

(4) Two or more life insurance companies may join in the development, ownership and management of a rental housing project under this section or in causing to be formed an institutional holding company or an institutional housing corporation under subsection (1A) of this section.

Approved lending institutions designated.

(5) The Governor in Council may for the purposes of this section designate:—

(*a*) an approved lending institution subject to the jurisdiction of Parliament and in such case the provisions of the eight last preceding subsections and the next following section shall *mutatis mutandis* apply to the said lending institution except that the amount of its funds which may be invested shall not exceed five per centum of its assets in Canada at such amount as is approved by the Governor in Council for the purposes of this section; and

(*b*) an approved lending institution which is not subject to the jurisdiction of Parliament but which is empowered to make investments referred to in this section and in such case the provisions of the six last preceding subsections and the next following section shall *mutatis mutandis* apply to the said lending institution provided that the amount of investments in respect of which guarantees may be given under this section shall not exceed five per centum of its assets in Canada at such amount as is approved by the Governor in Council for the purposes of this section.

Regulations.

(6) The Governor in Council may make regulations to provide for any matters concerning which he deems regulations are necessary or desirable to carry out the purposes or provisions of this section.

Power of Corporation to determine administrative matters.

(6A) The Corporation may,

(*a*) prescribe the manner in which the cost of a rental housing project shall be calculated for the purposes of this section and may adjust the said cost in the event of the sale of a portion of a rental housing project or an addition thereto;

(*b*) prescribe the manner in which the net earnings shall be calculated for the purposes of this section;

(*c*) take such other measures as the Corporation may deem necessary or desirable to give effect to the purposes or provisions of this section and to safeguard the interests of His Majesty.

Corporation may enter into contract.

(7) The Corporation may in consideration of the giving of any guarantee under this section enter into a contract with the institutional housing corporation or the institutional holding company to or in respect of which the guarantee is given on such terms and conditions as it deems advisable to give effect to the purposes and provisions of this Act and to safeguard the interests of His Majesty.

Guarantee entered into on behalf of His Majesty.

(8) Any guarantee entered into by the Corporation under this Part shall be entered into by it on behalf of His Majesty.

Insurance company may acquire land.

(9) Prior to the approval of an investment pursuant to paragraph (*d*) of subsection two of this section a life insurance company subject to the jurisdiction of Parliament may, notwithstanding any restriction on its power to invest money contained in any other statute or law, with the approval of the Corporation, purchase land for the purpose of making an investment under subsections one and two of this section and may hold and manage such land upon such terms and conditions as the Corporation may specify.

Aggregate principal amount guaranteed.

11A. The aggregate principal amount of investments that may be guaranteed by the Corporation under this Part shall not exceed one hundred and twenty-five million dollars.

Company may invest funds in purchase of land for housing development.

11B. (1) Notwithstanding any restriction on its power to lend and invest money contained in any other statute or law, any life insurance, trust or loan company subject to the jurisdiction of Parliament (in this section called "company"), may, subject to the conditions hereinafter set out, invest its funds in the purchase and improvement of land to be used for a residential housing development to an aggregate amount which, when added to the aggregate amount invested by the said company under section eleven of this Act, does not exceed the limitation on such investment imposed by or pursuant to the said section eleven and subject to the provisions of this section may hold, maintain, repair, alter, demolish, improve, manage, collect or receive income from, sell or convey, in whole or in part, land so acquired and the improvements thereon.

Conditions of investment.

(2) The conditions under which an investment referred to in subsection one of this section may be made, are as follows:—

(*a*) the land shall, in the opinion of the Corporation, be suitable for a residential housing development;

(*b*) the purchase price of the said land shall be satisfactory to the Corporation;

(*c*) the improvements to be effected and the cost thereof shall be satisfactory to the Corporation;

(*d*) the company shall submit to the Corporation an application in a form satisfactory to the Corporation containing such information and accompanied by such material as the Corporation may prescribe;

(*e*) the investment shall first be approved in writing by the Corporation; and

(*f*) the company shall enter into an agreement with the Corporation in accordance with subsection three of this section.

In case of agreement with the Corporation.

(3) Where a company agrees with the Corporation

(*a*) to acquire land and effect improvements thereon in accordance with this section;

(*b*) to maintain separate books and records relating to such land, the expenses incurred in respect thereof, the improvements made thereon and sales made thereof satisfactory to the Corporation and open to its inspection at any time; and

(*c*) to sell such land at such price as the Corporation may determine and on terms and conditions satisfactory to the Corporation or as may be set out in the agreement; the Corporation shall guarantee to the company for so long as it retains ownership of the whole or any part of the land in which an investment is made pursuant to this section but not longer than the time specified in the said agreement, which shall not exceed five years from the date of acquisition of the said land by the company, the return of an amount equal to the company's investment in such land, together with interest thereon at a rate specified in the said agreement but not in excess of two per centum per annum compounded annually.

Corporation to guarantee return and interest.

Further provisions of agreement.

(4) The agreement referred to in subsection three of this section may also provide

(*a*) that the company shall plan the development of such land in a manner satisfactory to the Corporation and as a condition of the sale of such land shall receive an undertaking from the purchaser that any structures erected upon the said land shall conform to the plan of the area and shall comply with standards of construction prescribed by the Corporation under this Act; and

(*b*) for such other measures to be taken by the Corporation and the company as the Corporation may deem necessary or desirable to give effect to the purposes or provisions of this section, and to safeguard the interests of His Majesty.

Corporation to determine amount of interest, investment and amount recovered.

(5) At the end of the time specified in the agreement referred to in subsection three of this section, or when all the said land has been sold by the company, whichever is earlier, the Corporation shall

(*a*) determine the aggregate amount of the investment by the company in the said land and the interest thereon at the rate specified in the said agreement compounded annually; and

(*b*) determine the amount recovered by the company out of the said land from sales thereof or otherwise.

When Corporation to pay excess.

(6) If the aggregate amount determined pursuant to paragraph (*a*) of subsection five of this section exceeds the amount determined pursuant to paragraph (*b*) of the said subsection, the Corporation shall pay to the company the amount of such excess, and the company shall transfer and convey to the Corporation all the unsold portion of the said land.

When company to pay excess.

(7) If the amount determined pursuant to paragraph (*b*) of subsection five of this section exceeds the amount determined pursuant to paragraph (*a*) of the said subsection the company shall pay the amount of such excess to the Corporation.

Companies may join in purchase of land.

(8) Two or more companies may join in the purchase and improvement of land for a residential housing development under this section.

"investment" defined.

(9) For the purpose of this section "investment" includes the purchase price of the land, moneys expended on the installation of services, the laying out and construction of streets, sidewalks, lanes and the development of park areas, public space and facilities appropriate to a residential housing development, and such carrying charges and other expenses incurred by the company in respect of the said land as may be approved by the Corporation, including taxes, insurance, repairs and maintenance.

Governor in Council may designate lending institutions as companies.

(10) The Governor in Council may designate as a company, for the purposes of this section,—

(*a*) an approved lending institution subject to the jurisdiction of Parliament, and in such case the provisions of subsections one to nine, inclusive, of this section shall mutatis mutandis apply to the said lending institution, provided that the amount of its funds which may be invested shall not exceed five per centum of its assets in Canada or such amount as is approved by the Governor in Council for the purposes of this section; and

Proviso.

(*b*) an approved lending institution which is not subject to the jurisdiction of Parliament, but which is empowered to make investments referred to in this section and in such case the provisions of subsections one to nine, inclusive, of this section shall mutatis mutandis apply to the said lending institution, provided that the amount of investments in respect of which guarantees may be given under this section shall not exceed five per centum of its assets in Canada or such amount as is approved by the Governor in Council for the purposes of this section.

Regulations.

(11) The Governor in Council may make regulations to provide for any matters concerning which he deems regulations are necessary or desirable to carry out the purposes or provisions of this section.

Corporation may take necessary measures.

(12) The Corporation may take such measures as it deems necessary or desirable to give effect to the purposes or provisions of this section and to safeguard the interests of His Majesty.

Slum areas.

12. (1) In order to assist in the clearance, replanning, rehabilitation and modernization of slum areas or blighted or sub-standard areas in any municipality, the Minister, with the approval of the Governor in Council, may make grants to a municipality in order to assist in defraying the cost to such municipality of acquiring and

clearing, whether by condemnation proceedings or otherwise, an area of land suitable as a location for a low cost or moderate cost rental housing project.

Grant in aid of clearance.

(2) A grant shall be made under this section only if,

(*a*) the land is acquired and cleared and is to be developed in accordance or in harmony with an official community plan, satisfactory to the Minister;

(*b*) the land is sold by the municipality to a limited-dividend housing corporation or a life insurance company which has agreed to construct thereon a rental housing project under the provisions of section nine or section eleven, respectively, of this Act, at a price which in the opinion of the Minister will enable the family housing units to be provided by the rental housing project to be leased to tenants on a fair and reasonable basis; and

(*c*) the acquisition and clearing of the land by the municipality have been approved by the government of the province concerned.

Amount of grant.

(3) No grant made under this section shall exceed one-half of the amount by which the cost of acquisition and clearance of the land, including cost of condemnation proceedings, if any, exceeds the cost at which the land so acquired and cleared is sold to a limited-dividend housing corporation or an insurance company for the purpose of constructing thereon a rental housing project, and no grant shall be made under this section unless the remainder of the excess is borne by the municipality or jointly by the municipality and the government of the province in which the municipality is situated.

Grant out of Consolidated Revenue Fund.

(4) A grant under this section shall be paid out of any unappropriated moneys in the Consolidated Revenue Fund, but the aggregate amount thereof shall not exceed twenty million dollars.

Aggregate not to exceed $20,000,000.

Regulations.

(5) The Governor in Council, on the recommendation of the Minister, may make regulations determining the manner in which costs are to be determined for the purposes of this section, and providing for such other matters as may be deemed necessary and desirable for the carrying out of the purposes or provisions of this section.

Payments out of C.R.F. of loans and losses not exceeding $150,000,000.

13. (1) The Minister may make loans under this Part and pay losses in respect of loans made under this Part not exceeding, in the aggregate, one hundred and fifty million dollars out of unappropriated moneys in the Consolidated Revenue Fund.

Payments out of C.R.F. in respect of guarantees.

(2) The Minister may make payments under any guarantee given under this Part out of unappropriated moneys in the Consolidated Revenue Fund.

PART III

RURAL HOUSING

Corporation may enter into contract with approved lending institution.

14. (1) The Corporation may, on behalf of His Majesty and with the approval of the Governor in Council enter into a contract with an approved lending institution on the terms set out in this section to join with the said institution in the making of loans to assist in the construction of houses on farms.

Terms.

(2) The terms of a contract entered into under this section shall provide that,

(*a*) a joint loan shall be made only to the person who owns the farm upon which the house is to be built;

(*b*) a joint loan shall be made only for the purpose of assisting in the construction of a house according to sound standards approved by the Corporation for the purpose of this section and under such supervision as the Corporation may determine;

(*c*) where a farm is clear of encumbrances a joint loan shall not exceed the least of

(i) five thousand dollars;

(ii) the cost of building the said house, or

(iii) two-thirds of the appraised value of the farm;

(*d*) where the farm is encumbered and the Corporation is satisfied that the encumbrance was not incurred for the purpose of increasing the joint loan that otherwise might be made under this section, a joint loan shall not exceed the least of

(i) eight thousand dollars;

(ii) the aggregate of the cost of building the said house and the amount necessary to discharge all encumbrances on the said farm; or

(iii) two-thirds of the appraised value of the farm;

(*e*) the portion of the joint loan advanced by His Majesty shall not exceed twenty-five per centum of the said loan;

(*f*) the rate of interest payable by the borrower in respect of a joint loan shall not exceed a rate of four and one-half per centum per annum calculated semi-annually and no other charge in respect of the said loan shall be payable by the borrower except as may be authorized by regulation;

(*g*) the interest payable to His Majesty on the portion of the joint loan advanced by His Majesty shall be at such rate as is agreed upon between the Corporation and the lending institution;

(*h*) the amount of a joint loan shall be subject to approval by the Corporation;

(*i*) repayment of a joint loan shall be secured by a first mortgage or hypothec on the house and farm upon which it is situate in favour of His Majesty and the lending institution jointly;

(*j*) a joint loan shall be for a term not in excess of twenty years from the date of completion of the house;

(*k*) a joint loan shall be made on such terms as to payment of principal, interest and taxes by instalments not less frequently than yearly as the Corporation may determine;

(*l*) the amount of a joint loan shall be advanced to the borrower in such instalments as may be determined by the Corporation;

(*m*) losses sustained as a result of joint loans shall be shared by His Majesty and the lending institution in the proportion of the shares of His Majesty and the lending institution in the said joint loans and that in addition His Majesty shall be liable to pay to the lending institution such amount of the losses the lending institution sustained as a result of joint loans within any class of joint loans established by agreement, as may be agreed upon, not exceeding, however, fifteen per centum of the aggregate amount of the share of the lending institution in all joint loans within the said class, each said class to be based on the ratio of the joint loans to the lending values or on the location of the houses or on both; and

(*n*) such other measures will be taken as may be agreed upon between the Corporation and the said lending institution in order to safeguard the interests of His Majesty.

Loan deemed a loan under Part I, 1945 (2nd Sess.), c. 15.

(3) A loan made under this section shall, for the purposes of The Central Mortgage and Housing Corporation Act and section seven of this Act, be deemed to be a loan under Part I of this Act.

How appraised value determined.

(4) For the purposes of subsection two of this section the appraised value of the farm shall be determined by appraising the value of the land, exclusive of buildings, and adding thereto the appraised increase in the value of such land attributable to existing buildings and the construction of the said house.

Contract with manufacturer of component parts of houses for experimental production.

15. (1) The Corporation may, on behalf of His Majesty and with the approval of the Governor in Council, enter into a contract with a manufacturer of plumbing or heating equipment or other component parts of houses for the experimental production of the said equipment or component parts in accordance with standardized designs that, in the opinion of the Corporation, may be manufactured or produced at low cost.

Guarantee to manufacturer.

(2) The Corporation may, on behalf of His Majesty and with the approval of the Governor in Council, enter into a contract with a manufacturer referred to in subsection one of this section, to underwrite or guarantee the sale, at such price as may be agreed upon and specified in the contract, of the equipment or component parts referred to in the said subsection, manufactured or produced for installation, or use in farm or rural homes if the said manufacturer manufactures or produces the said equipment or component parts in such volume as may be agreed upon and specified in the said contract and the Corporation may, with the said approval, enter into contracts with the said manufacturer or any other person for the sale or distribution of the said equipment or component parts in such manner as it may deem advisable.

Appropriation of $5,000,000.

16. The Minister may pay any expenditures incurred under or in carrying out any contract entered into under the last preceding section out of unappropriated moneys in the Consolidated Revenue Fund, but the aggregate amount of the direct or contingent liabilities of His Majesty pursuant thereto shall not at any time exceed five million dollars.

PART IV

Home Improvement Loans and Home Extension Loans

Corporation to pay losses upon terms prescribed.

17. (1) The Corporation shall, subject to this section and sections eighteen and nineteen of this Act, pay to a bank or to an approved instalment credit agency the amount of loss sustained by it as a result of a home improvement loan, or a home extension loan, if

(*a*) the loan was made pursuant to an application in the form prescribed by regulation, signed by the borrower, stating the purpose for which the proceeds of the loan were to be expended;

(*b*) the application stated that the borrower was the owner of the home in respect of which the loan was to be expended;

(*c*) a responsible officer of the bank or of the approved instalment credit agency certified that he had scrutinized and checked the application for the loan with the care required of him by the bank or the said agency in the conduct of its ordinary business;

(*d*) in the case of a home improvement loan, the principal amount of the loan did not exceed two thousand dollars in the case of a one-family dwelling, or two thousand dollars for the first family housing unit and an additional one thousand dollars for every other family housing unit in the case of a multiple-family dwelling;

(*e*) in the case of a home extension loan, the principal amount did not exceed three thousand dollars for the first family housing unit, which was to be added to the existing home as a result of the expenditure of the loan and one thousand dollars for each additional family housing unit so to be added;

(*f*) the loan was repayable in full by the terms thereof in not more than three years if the principal amount of the loan did not exceed, in the case of a home improvement loan, one thousand dollars for a one-family dwelling or for each family housing unit in a multiple-family dwelling, or, in the case of a home extension loan, one thousand dollars for each family housing unit to be comprised within the multiple-family dwelling, and in not more than five years in the case of any other loan;

(*g*) the loan was repayable by the terms thereof in monthly instalments;

Rate of interest.

(*h*) the rate of interest on the loan did not exceed an effective rate of five per centum per annum as long as the borrower was not in default;

(*i*) no fee, service charge, insurance premiums or charge of any kind other than interest, was by the terms of the loan payable so long as the borrower was not in default;

(*j*) in the case of a home extension loan, the plans and specifications of the additions or alterations to be financed by the loan were approved by or on behalf of the Corporation before the loan was made;

If no security.

(*k*) no security by way of endorsement (other than that of the husband or wife of the owner) or otherwise was taken if the loan was made to an owner who occupied a one-family dwelling in respect of which the loan was to be expended so long as the borrower was not in default or except as provided by regulation in any other case; and

(*l*) the loan was made on such terms and in accordance with such conditions in addition to those specified in the preceding paragraphs as may be prescribed by the regulation.

Termination of operation of this section by notice.

(2) The Corporation may, with the approval of the Governor in Council, by notice to a bank or an approved instalment credit agency, terminate the operation of this section in respect of home improvement loans or home extension loans, such termination to be effective after a time set out in the notice but not earlier than at least twenty-four hours after receipt of the notice at the head office of the said bank or agency, and the Corporation is not liable under this Part to make any payment to the said bank or agency in respect of any of the said loans made after the said time; but the said termination does not relieve the Corporation of any liability imposed on it under this Part, in respect of a home improvement loan or home extension loan made by the said bank or agency before the said time of termination.

Notice only operative as to specified loans.

(3) A notice given by the Corporation under subsection two of this section may terminate the operation of this section in respect only of home improvement loans or in respect only of home extension loans or in respect of any class thereof, as may be specified in the said notice.

Amount of payment for which Corporation liable.

18. The Corporation is not liable under this Part to pay to a bank or an approved instalment credit agency an amount in excess of five per centum of the aggregate principal amount of the guaranteed home improvement loans and guaranteed home extension loans made by the said bank or agency.

No liability on excess of $100,000,000.

19. The Corporation is not liable under this Part to make any payment to a bank or approved instalment credit agency in respect of loss sustained by it as a result of a home improvement loan or a home extension loan made after the aggregate principal amount of guaranteed home improvement loans and guaranteed home extension loans equals one hundred million dollars.

Regulations.

20. (1) The Governor in Council may, on the recommendation of the Minister, make regulations,

(*a*) to define for the purposes of this Part the following expressions:—

(i) "owner" with power to include as owners, life-tenants, persons holding property under agreements for sale, or under long term leases, and any other person having rights approximating ownership;

(ii) "repairs, alterations and additions";

(iii) "home"; and

(iv) "responsible officer";

(*b*) to prescribe a form of application for guaranteed home improvement loans or guaranteed home extension loans;

(*c*) to prescribe in respect of guaranteed home improvement loans or guaranteed home extension loans:—

(i) the security, if any, to be taken by the bank or the approved instalment credit agency making the loan, for the repayment thereof;

(ii) the terms of repayment and other terms not inconsistent with this Part upon which the said loans are to be made; or

(iii) conditions to the liability of the Corporation under this Part in respect of home improvement loans or home extension loans in addition to but not inconsistent with the conditions set out in paragraphs (*a*) to (*k*) inclusive of subsection one of section seventeen of this Act;

(*d*) to prescribe forms of notes, agreements, certificates and other documents to be used in connection with guaranteed home improvement loans or guaranteed home extension loans, or as are considered necessary or advisable for the effective operation of this Part;

(*e*) to provide that in the event of an actual or impending default in the repayment of a guaranteed home improvement loan or a guaranteed home extension loan the bank or the approved instalment credit agency which made the loan, may, notwithstanding anything contained in this Part, alter or revise with the aproval of the borrower by way of extension of time or otherwise any of the terms of the loan, or any agreement in connection therewith, and that the said alteration or revision shall not discharge the liability of the Corporation in respect thereof under this Part;

(*f*) to prescribe in the event of default in the repayment of a guaranteed home improvement loan or a guaranteed home extension loan, the legal or other measures to be taken by the bank or the approved instalment credit agency and the procedure to be followed for the collection of the amount of the loan outstanding, the disposal or realization of any security for the repayment thereof held by the said bank or agency, and the rate of interest to be charged on overdue payments;

(*g*) to prescribe the method of determination of the amount of the loss sustained by a bank or approved instalment credit agency as a result of a guaranteed home improvement loan or guaranteed home extension loan;

(*h*) to prescribe the steps to be taken by a bank or an approved instalment credit agency to effect collection on behalf of the Corporation of any guaranteed home improvement loan or guaranteed home extension loan in respect of which payment has been made by the Corporation to the said bank or agency under this Part, and to provide that in the event of neglect by the said bank or agency to take the said steps, the amount of the said payment may be recovered by the Corporation;

(*i*) to require reports to be made periodically to the Corporation by a bank or approved instalment credit agency in respect of guaranteed home improvement loans or guaranteed home extension loans made by it;

(*j*) to make provision for any other matter which he deems necessary or advisable to carry out the purposes or provisions of this Part.

False statement or unauthorized use of loans.

21. (1) Any person who makes a statement in an application for a home improvement loan or a home extension loan which is false in any material respect or who uses the proceeds of the said loan for a purpose other than that stated in his application for the loan, shall

be guilty of an offence under this Part and liable to a fine of not less than fifty dollars and of not more than five hundred dollars. Offence.

(2) When any person is convicted of an offence under this section, there shall be imposed on him, in addition to any fine, a penalty equal to such amount of the loan made to him in respect of which such offence was committed as has not been repaid by him, with interest thereon to the date of payment, and such penalty shall be paid to the bank or approved instalment credit agency by which the loan was made, or if payment has been made by the Corporation under this Part to the said bank or agency in respect of the loan, the said penalty shall be paid to the Receiver General of Canada, and such payment shall discharge the liability of such person to repay the loan. Pecuniary penalty in addition to fine.

Subrogation of the rights of bank or agency to the Corporation.

22. (1) Where payment is made by the Corporation to a bank or an approved instalment credit agency under this Part in respect of any loss sustained by the said bank or agency as a result of a loan, the said bank or agency shall execute a receipt in favour of the Corporation in a form prescribed by regulation, and the Corporation shall thereupon be subrogated in and to all the rights of the said bank or agency in respect of the said loan, and, without limiting the generality of the foregoing, all rights and powers of the said bank or agency in respect of the loan, and in respect of any judgment in respect thereof obtained by the said bank or agency and in respect of any security taken by the said bank or agency for the repayment thereof, shall thereupon be vested in the Corporation on behalf of His Majesty, and the Corporation shall be entitled to exercise all the rights and privileges which the said bank or agency had or might exercise in respect of the said loan, judgment or security, and to commence or continue any action or proceeding in respect thereof and to execute any document necessary by way of release, transfer, sale or assignment thereof, or in any way to realize thereon.

Evidence of receipt to Corporation for losses paid to bank or agency.

(2) A document purporting to be a receipt executed under subsection one of this section in the form prescribed by the regulations and purporting to be signed on behalf of a bank or an approved instalment credit agency shall be evidence of the payment by the Corporation to the said bank or agency under this Part in respect of the loan therein mentioned, and of the execution of the said document on behalf of the said bank or agency.

Amounts payable out of Consolidated Revenue Fund.

23. The Minister may pay any amount payable to a bank or an approved instalment credit agency under this Part out of unappropriated moneys in the Consolidated Revenue Fund.

Part V

Housing Research and Community Planning

Investigation into housing conditions.

24. It shall be the responsibility of the Corporation to cause investigations to be made into housing conditions and the adequacy of existing housing accommodation in Canada or any part of Canada and to cause steps to be taken for the distribution of information leading to the construction or provision of more adequate and improved housing accommodation and the understanding and adoption of community plans in Canada.

General and special powers of Corporation.

25. For the purpose of carrying out its responsibility under this Part, the Corporation may cause

(*a*) investigations to be made into housing conditions and the adequacy of existing housing accommodation in Canada or in any part of Canada and into measures which may be taken for the improvement thereof;

(*b*) studies to be made of investigations into housing conditions and housing accommodation made elsewhere than in Canada and into measures and plans or proposals taken or adopted or proposed elsewhere than in Canada for the improvement thereof;

(*c*) investigations to be made into the factors affecting the cost of construction of housing accommodation and measures which may be taken to secure economies and increased efficiency in the said construction;

Powers.

(*d*) plans and designs to be prepared for houses having a low cost of construction and which in the opinion of the Corporation will provide suitable accommodation and arrangements to be made for the sale or distribution of the said plans and designs in such manner as it sees fit;

(*e*) information to be prepared and distributed and public lectures to be delivered to promote an understanding of the advisability of, and the principles underlying land, community and regional planning;

(*f*) studies to be made of land utilization and community planning and arrangements to be made for the furnishing of information and advice with regard to the establishment of community planning agencies, and the planning of regional areas, communities and subdivisions, in co-operation with any local or other authority having jurisdiction over community planning and land subdivisions or otherwise with a view to promoting co-ordination between local community planning and the development of public services; and

(*g*) generally such steps as it may deem necessary or advisable to promote construction of housing accommodation which in its opinion is sound and economical and to encourage the development of better housing and sound community planning.

Technical research and investigation.

26. The Corporation may, with the approval of the Governor in Council,

(*a*) cause to be prepared and undertaken, directly or in co-operation with other departments or agencies of the Government

of Canada or the government of any province or with any municipality, university, educational institution or person, programs of technical research and investigation into the improvement and development of methods of construction, standards, materials, equipment, fabrication, planning, designing and other factors involved in the construction or provision of improved housing accommodation in Canada and co-ordinate the said programs or measures with other similar programs or measures undertaken in Canada;

Tests.

(*b*) enter into contracts for the production or development of materials, equipment or component parts for houses through the pilot-plant stage of production or development and for the testing of such materials, equipment or component parts;

Publication and distribution of results of tests.

(*c*) undertake the publication, and the distribution of publications co-ordinating the results of the said technical research, investigations, programs and testing in such forms as may be most useful to the public or to the building industry;

Competitions.

(*d*) conduct competitions to secure plans, designs and specifications which in his opinion are suitable for housing to be constructed at low cost, and purchase the said plans or otherwise compensate persons taking part in the said competitions; and

Promotion of training in the construction or designing of houses.

(*e*) make provisions, in such manner as it deems advisable directly or in co-operation with any other department or agency of the Government of Canada, with the government of any province or with any university, educational institution or person, for promoting training in the construction or designing of houses, in land planning or community planning or in the management or operation of housing projects.

Advisory Committees.

27. The Corporation may, with the approval of the Minister for the purpose of assisting it in carrying out its responsibilities under this Act, appoint such advisory committees as it may deem advisable and may pay the reasonable travelling and living expenses incurred by the members of the said advisory committees while attending the meetings thereof.

Payments out of C.R.F.

27A. The Minister may pay any expenditures incurred under or in carrying out the provisions of this Part, out of unappropriated moneys in the Consolidated Revenue Fund to an aggregate amount not exceeding five million dollars.

PART VI

GENERAL

Professional, technical and other assistance.

28. The Minister may, with the approval of the Governor in Council, employ architects, accountants, solicitors, and other technical and clerical staff necessary for the efficient administration of this Act and may fix their remuneration, and the sums necessary to pay their remuneration, travelling expenses and other expenses incurred in the administration of this Act shall be paid out of moneys appropriated by Parliament for the purpose.

Loan insurance.

29. The Corporation may make arrangements with an insurance company or companies under which any borrower under any Part of this Act may purchase reducing term insurance to pay the amount of the loan made to him in the event of his death before the loan is fully paid and the Governor in Council may make regulations prescribing classes of cases and circumstances under which such insurance shall be purchased.

Report to the Minister.

30. (1) Within ten weeks after the end of the fiscal year of the Corporation, the Corporation shall make a report to the Minister with regard to the administration of this Act and the loans made under this Act during the preceding calendar year, and with regard to the administration of loans made under The Dominion Housing Act, 1935, and The National Housing Act, 1938.

1935, c. 58.
1938, c. 49.

To be laid before Parliament.

(2) The report shall be laid before Parliament within fourteen days after the receipt thereof by the Minister or, if Parliament is not then in session, within fourteen days after the commencement of the next ensuing session thereof, and the filing of such report shall be deemed to be sufficient compliance with the provisions of section twenty-eight of The National Housing Act, 1938.

1938, c. 49.

Regulations.

31. (1) In addition to the authority elsewhere in this Act conferred upon him, the Governor in Council may make regulations for any purpose for which regulations are to be made under this Act.

Effective upon publication.

(2) A regulation made under any Part of this Act, shall not be effective until published in the *Canada Gazette* and upon such publication shall be effective and shall have the same force and effect as if it had been enacted by this Act.

If loan not available under ss. 4, 8, 8b or 14 Corporation may make loan.

31A. (1) If in the opinion of the Corporation a loan is not being made available to a person pursuant to sections four, eight, eight B or fourteen of this Act, the Corporation may make a loan to such person to assist in the construction of a house or rental housing project on the same terms and conditions and subject to the same limitations as those upon which a loan may be made to such person under the provisions of the said sections four, eight, eight B or fourteen of this Act.

Loan deemed a loan under Part I or Part II.

1945 (2nd Sess.), c. 15.

(2) A loan under this section, if made to assist in the construction of a house as defined by subsection seven of section four of this Act shall, for the purposes of The Central Mortgage and Housing Corporation Act, and section seven of this Act, be deemed to be a loan under Part I of this Act, and if made to assist in the construction

of a rental housing project shall for the purposes of The Central Mortgage and Housing Corporation Act and section thirteen of this Act be deemed to be a loan under Part II of this Act.

Regulations.

(3) The Governor in Council may by regulation make provision for any matters concerning which he deems regulations are necessary or desirable to carry out the purposes or provisions of this section.

Coming into force.

32. Each Part of this Act shall come into force upon a date to be fixed by proclamation of the Governor in Council, provided that such proclamation may limit the type of loan to be made under any Part or the areas in which such loans may be made and the Governor in Council may fix and determine a date on and after which or a period during which no loans under any Part or Parts of this Act or no loans in excess of a stipulated maximum amount may be made.

Restrict period for loaning.

Transfer of property of Wartime Housing Limited to Corporation.

33. (1) All the rights of Wartime Housing Limited in or with respect to any property and all the rights of His Majesty under any agreement entered into by His Majesty with respect to any housing project built or administered by Wartime Housing Limited are hereby transferred to the Corporation and the Corporation shall take possession of all such property.

Obligations and liabilities.

(2) All the obligations and liabilities of Wartime Housing Limited existing at the commencement of this section shall be deemed to be obligations and liabilities of the Corporation.

Charter to be surrendered.

1934, c. 33.

(3) The charter granted by Letters Patent to Wartime Housing Limited under *The Companies Act, 1934*, shall be surrendered in accordance with section twenty-nine of that Act.

Powers of Corporation.

34. (1) The Corporation may, out of moneys advanced to it under subsection seven of this section,

(*a*) acquire land or housing projects by way of purchase, lease or otherwise;

(*b*) install services in and effect improvements to or in respect of land acquired by it and develop and lay out such land for housing purposes;

(*c*) construct or convert housing projects; and

(*d*) acquire building materials and equipment and other personal property for use in connection with housing projects.

(2) The Corporation may

(*a*) hold, operate, manage, heat, maintain, supervise, alter, renovate, add to, improve, repair, demolish and salvage housing projects;

(*b*) acquire from His Majesty the leasehold or other interest of His Majesty in houses or housing projects;

(*c*) sell, lease, exchange or otherwise dispose of real or personal property acquired by it pursuant to this Act or *The Central Mortgage and Housing Corporation Act;*

(*d*) obtain the participation of municipalities in housing projects; and

(*e*) enter into contracts to carry out and do other acts or things incidental to the purposes of this section.

Transfer of Crown lands to Corporation.

(3) The Governor in Council may by order transfer to the Corporation any lands or interest therein vested in His Majesty and thereupon the lands or interest therein so transferred shall be deemed to be vested in the Corporation on a date to be fixed in the said order.

Lands acquired pursuant to Loan.
1935, c. 58.
1938, c. 49.

(4) Whenever lands are acquired in the name of His Majesty pursuant to an agreement made under section four B of this Act or pursuant to a loan made under this Act, *The Dominion Housing Act, 1935*, or *The National Housing Act, 1938*, the said lands shall be deemed to be vested in the Corporation.

Property subject to 1945 (2nd Sess.), c. 15.

(5) Property acquired by the Corporation pursuant to this section and the proceeds of sale thereof and the revenue therefrom shall be subject to the provisions of *The Central Mortgage and Housing Corporation Act*.

Corporation may pay certain taxes.

(6) When real or immovable property is acquired by the Corporation or His Majesty pursuant to this Act or *The Central Mortgage and Housing Corporation Act*, the Corporation may pay to a municipality or other taxing authority an amount equivalent to the taxes which might be levied in respect of the said property or of the interest of the Corporation or of His Majesty therein by the said authority if the said property or interest were not so acquired, and may enter into such agreements as may be necessary to give effect to the provisions of this subsection.

Advances out of C.R.F.

(7) The Minister may, out of moneys appropriated by Parliament for the purposes of subsection one of this section, make advances to the Corporation, on such terms and conditions as are approved by the Minister of Finance, and the Corporation shall give to the Minister in respect of such advances, debentures or other evidences of indebtedness as the Minister may require.

BILL No. 21

An Act to co-operate with the Government of Canada and other Public Authorities in the Provision of Housing.

1944-1951

HOUSING & BLIGHTED AREAS

HON. THE PREMIER.

BILL

No. **21**.] [1950.

An Act to co-operate with the Government of Canada and other Public Authorities in the Provision of Housing.

Preamble.

WHEREAS it is deemed necessary and expedient that assistance be given towards the provision of adequate low-cost housing:

And whereas the Government of Canada has made provision to undertake jointly with the Province projects for the acquisition and development of land for housing purposes and for the construction of houses for sale or for rent:

Therefore, His Majesty, by and with the advice and consent of the Legislative Assembly of the Province of British Columbia, enacts as follows:—

Short title.

1. This Act may be cited as the "Housing Act."

Interpretation.

2. In this Act, unless the context otherwise requires:—

"Corporation" means the Central Mortgage and Housing Corporation, established by "The Central Mortgage and Housing Corporation Act," of the Government of Canada:

"Canada Act" means the "National Housing Act, 1944," of the Government of Canada, as amended:

"Municipality" includes every municipal area or corporation incorporated as a city, city municipality, district municipality, village municipality, or township municipality, by or under any general or special Act of the Legislature.

Power to undertake projects for the purpose of the Act.

3. The Lieutenant-Governor in Council or any Minister from time to time appointed by him for that purpose may enter into agreements, pursuant to the provisions of and for the purposes specified in subsections (1) and (2) of section 35 of the Canada Act, with:—

EXPLANATORY NOTE.

This Act deals with housing and is self-explanatory.

(This statement is submitted by the Legislative Counsel and is not part of the legislation.)

(*a*) The Government of Canada; or
(*b*) Any agency of the Government of Canada, including the Corporation; or
(*c*) Any municipality; or
(*d*) Any combination of the authorities mentioned in clauses (*a*) to (*c*),—

for the joint undertaking of projects for any or all of the purposes of this Act.

Power to borrow $5,000,000.

4. (1) The Lieutenant-Governor in Council may (in addition to all other moneys authorized to be raised or borrowed by any other Act of the Legislature) borrow or raise from time to time, in such amounts, in such manner, and at such times as may be deemed expedient, any sum of money not exceeding the net sum of five million dollars, after payment of discount, commission, brokerage, and all other expenses of all loans hereunder, by the issue and sale of debentures or Treasury bills or notes, or by the issue and sale of "British Columbia Stock" under the provisions of the "Inscribed Stock Act" or otherwise.

Reissue of amount of short-term loans.

(2) Treasury bills or notes may be renewed and reissued from time to time, and when, after the issue of Treasury bills or notes, moneys are borrowed or raised by the issue and sale of debentures or British Columbia stock, the Lieutenant-Governor in Council may direct that the whole or any part of the net sum raised by the issue and sale thereof shall be applied to the repayment or retirement, in whole or in part, of any such original or renewed or reissued Treasury bills or notes that then may be outstanding, and in such case the net sum so raised and directed to be applied to such repayment or retirement shall not be taken into account for the purposes of the borrowing limitation prescribed by subsection (1).

Debentures.

5. (1) Subject to subsection (2), all debentures, Treasury bills or notes, British Columbia stock, or other securities issued and sold for the purpose of raising moneys borrowed or raised pursuant to this Act shall bear interest at a rate not exceeding five per centum per annum, the rate to be fixed at the time of sale, and the interest to be payable half-yearly, and shall be repayable at a date to be fixed at the time of sale, but not later than fifty years after the date thereof.

Treasury bills.

(2) Treasury bills or notes, whether original or renewed, may be reissued under this Act without bearing interest.

Power to sell securities.

(3) Such debentures, Treasury bills, Treasury notes, or British Columbia stock, or any of them, may be sold for such sum, whether the same is the par value or less or more than the par value of such debentures, Treasury bills, Treasury notes, or British Columbia stock, and on such terms and conditions as

the Lieutenant-Governor in Council or the Minister of Finance or other person or agent appointed for the purpose of negotiating any loan deems expedient.

Negotiation of loan.

6. It shall be lawful for the Lieutenant-Governor in Council to appoint the Minister of Finance, or other person from time to time, the agent of the Government for the purpose of negotiating any such loan, and the Minister of Finance or other duly appointed person may arrange all details and do, transact, and execute all such deeds, matters, and things as may be requisite during the conduct of negotiations or for the purpose of placing the loan.

Payment of interest.

7. (1) The Minister of Finance shall from time to time pay the interest accruing on all moneys borrowed or raised pursuant to this Act out of the Consolidated Revenue Fund.

Repayment of loan.

(2) The Lieutenant-Governor in Council may from time to time provide for the repayment of every loan under this Act by appropriating yearly out of the general revenue of the Province such sums of money as may be sufficient for the creation and maintenance of a sinking fund for the final payment of every such loan, and may make provision for the investment from time to time of the amount of any sinking fund or any part thereof.

Application of money borrowed.

8. (1) Moneys raised under this Act shall, subject to the provisions of subsection (2) of section 4, after payment of discount, commission brokerage, and all other expenses of every loan hereunder, be paid into the Consolidated Revenue Fund.

(2) There shall be in the Treasury a fund to be known as the "Housing Act Fund," into which shall be paid:—

(*a*) From the Consolidated Revenue Fund, subject to the provisions of subsection (1), an amount equal to the amount of the money raised under the Act; and
(*b*) All sums received by way of interest on or repayment of moneys expended under section 9.

Appropriation of moneys borrowed.

9. Out of the Housing Act Fund, the Lieutenant-Governor in Council may:—

(*a*) Expend such sums as he thinks proper for any of the purposes of this Act:
(*b*) Repay into the Consolidated Revenue Fund a part or all of the moneys standing to the credit of the Housing Act Fund.

Provision for repayment of expenditures.

10. The Lieutenant-Governor in Council, when making expenditures pursuant to section 9, may make provisions designed to secure the future repayment of sums so expended.

Local housing authorities.

11. The Lieutenant-Governor in Council may constitute bodies corporate and politic with such powers and duties as may be deemed expedient, including power to plan, construct, and manage any housing project undertaken for the purposes of this Act, including power to acquire and dispose of in its own name any lands required for any such project.

Payment of moneys required for administration payable out of Consolidated Revenue.

12. Any expenses incurred by the Province in administration or any operational losses chargeable to the Province, under this Act, during the fiscal year ending the thirty-first day of March, 1951, shall be a charge upon and be paid out of the Consolidated Revenue Fund.

Powers conferred on municipalities.

13. (1) Subject to the regulations made under this Act and notwithstanding the provisions of any other Act of the Legislature, the Municipal Council or Board of Commissioners, as the case may be, of a municipality may, without the assent of the electors, do all things necessary or conducive to the effective carrying-out of the purposes of this Act; and without thereby limiting the general powers by this section conferred, such Municipal Council or Board of Commissioners may:—

(*a*) Enter into agreements with the Government of Canada, or any agency of the Government of Canada including the Corporation, and the Government of the Province for the joint undertaking of projects for the purposes of this Act:

(*b*) In accordance with any agreement, appropriate moneys from the general revenues of the municipality to defray the municipal portion of the annual loss by which the rentals may fail to meet the full costs of any special rental project constructed under the terms of this Act:

(*c*) Make such adjustments, either by way of tax rebate or in some other manner, as will in the opinion of the Municipal Council or of the Board of Commissioners equitably relieve the taxpayer in an area that has been serviced under the provisions of this Act from that portion of the general levy normally attributable to providing like services when provided by the municipality at large:

(*d*) Acquire, expropriate, and take possession of lands within the municipality for any or all of the purposes of this Act, subject to the provisions of Part XIV of the "Municipal Act":

(*e*) Extend municipal services, when required for the purposes of this Act, to unorganized areas contiguous to the municipality and make such provisions, not inconsistent with general municipal powers, as are necessary for the collection of charges required to finance the costs:

(*f*) Subject to the approval of the Lieutenant-Governor in Council, borrow upon the credit of the municipality any sum of money required to extend municipal services within the municipality to the boundaries of any project constructed under the provisions of this Act:

(*g*) Issue serial debentures for any moneys borrowed for the purposes of clause (*f*), repay all moneys borrowed, with interest, and for such purpose, by levy or otherwise, raise and provide the sums required:

(2) No debenture issued in accordance with clause (*g*) of subsection (1) shall be for a longer period than thirty years.

Power to acquire and take possession of lands.

14. (1) The Lieutenant-Governor in Council may purchase, acquire, and take possession for and in the name of His Majesty of any lands, tenements, and hereditaments, the appropriation of which is in his judgment necessary for the proper development of any project undertaken for the purposes of this Act.

(2) Any lands so purchased or acquired or expropriated may be sold, leased, or otherwise disposed of under the authority of the Lieutenant-Governor in Council.

(3) If the amount of compensation payable in any case under subsection (1) is not agreed upon, the amount may be appraised and awarded by arbitration, and for that purpose the provisions of the "Public Works Act" relating to arbitration shall, mutatis mutandis, apply.

Payment to municipalities in lieu of taxes.

15. Pursuant to an agreement made between the Government of Canada or any agency thereof (including the Corporation), the Government of the Province, and a municipality in which a joint housing project is undertaken, the Lieutenant-Governor in Council may pay annually to the municipality the Provincial share of any sum of money that is not in excess of the sum of money that otherwise would have been paid to the municipality as taxes on lands acquired for any such project, and in the event of a disagreement as to the amount that otherwise would have been paid to the municipality as taxes on the lands the question shall be referred to the Minister of Municipal Affairs, whose decision shall be final.

Regulations.

16. For the purpose of carrying into effect the provisions of this Act according to their true intent and of supplying any deficiency therein, the Lieutenant-Governor in Council may make such regulations as are considered necessary or advisable, and such regulations shall have the same force and effect as if enacted by this Act and shall be published in the Gazette.

VICTORIA, B.C.:
Printed by DON MCDIARMID, Printer to the King's Most Excellent Majesty.
1950.

Housing and Blighted Areas Committee
of the
Vancouver Town Planning Commission.

First 1948 Meeting, Friday May 14th.

Housing - the Problem for Planners.

Gentlemen,

This is the preliminary meeting of this Committee, and possibly we shall accomplish no more than a general discussion of the problem now before us.

Before leaving the matter in your hands to discuss at your will, with little further from the Chairman, may I use 10 minutes by way of an outline of the task handed to us by the Commission.

As constituted, we are a Committee to report on the Housing Problems, and the Blighted Areas of this City. Our more immediate task is to prepare a case for presentation to the City Council, whereby this City could order a valuable Housing Survey, including the matter of our blighted areas, to be made for us by a noted Firm of Experts.

To me as your Chairman , with an experience on various Housing Committees and Housing Projects - of over 30 years - the immediate task before us is far outshadowed and dwarfed by the magnitude of the major task. I therefore feel that it will be wise to visualize, as a background, the major task, in order to frame and deal with our immediate duty.

Housing to-day, in all its ramifications, is the World's biggest problem. It over-shadows all others. It will determine, and make or break City and Rural Planning efforts during the next 20 years. We are in it as Planners. We cannot step aside now and leave it, as of old, to other Organizations. To quote :- "With stabilization of the population ~~of our cities~~ expected in a few decades, the road to a sound redevelopment of our cities will become more and more impassable. Only by bold effort can they be salvaged in time, our slum dwellers rehoused, our homeowners made secure, our housing patterns rationalized. The opportunity exists to-day - it will be more difficult to-morrow. Yet fear, hesitancy, misunder--standing of what the problem entails and pressure to divert each governmental expenditure into the avenues of private gain check the promulgation of any over-all, effective program.". . . . "The challenge to the postwar democracy - whether it can employ its people and distribute its goods and services more equitably - cannot be met without a solution of the housing problem."

We cannot overlook facts, although we sometimes shut our eyes to them. Housing does exert a trememdous influence (and the word INFLUENCE should be stressed) on Social and Economic policies and certainly on Political actions, or rather in the case of Canada compared to many other Countries, 'Political Inaction'.

Housing also plays a vital part in the realms of Health

1961-1944

and Social Welfare, Employment, Home ownership, Inflation, City Development, and living patterns of both town and country.

To the Planner then it has become the touchstone of effective planning. Basically from both the humanitarian and the Christian viewpoint, it is more important to City prosperity and health, that his plans to eliminate the slum and the blighted areas take precident over those to provide wider streets and parking areas. It is obvious that the latter must result from the former.

The Planner knows, better than anyone else, that the creeping paralysis of the Slum and Blighted Areas bring disastrous results wherever they are allowed to go unchallenged.

Better, and more realistic government, on all the three levels of Government can be brought about by insistant demand. To-day this demand for housing in all its phases is real and pathetic. To ignore it is to court disaster to our Social Structure, as stated by the quotation above.

How then, in this vital hour of Economic Destiny, shall the Planners fulfil his duty and outline this human problem?

The problem has been laid in his lap in a major sense, because City Fathers have appointed him to advise on all these matters pertaining to better living conditions in cities. Our own City has infinite possibilities for betterment. We have on our side to promote this betterment, many Organizations, the power of the Press, and the example of many Countries.

I should like to make eight points in closing this statement.

1. There is ample information from many sources to show the need for Housing. This is already at hand.

2. There are some good and practical plans for Housing, and for the redemption of Blighted Areas.

3. Books, Reports, Pamphlets, Journals, are available in quantity dealing with Housing needs, Projects, etc.

4. There is no chance of catching up with the back-lag of 20,000 homes in Vancouver while we do not annually build enough to care for current population increase.

5. Efforts on the part of the Housing Organizations from the nation wide standpoint have not solved the problem.

6. Our Committee can have the help of many Citizens and Organizations in pressing our request for this Survey of Vancouver's needs.

7. This Survey will serve the future as well as the present.

8. We must take one step at a time. The Survey would be the first effective step.

- - - -- - - - - - -- - - -

1941-1951

Please return

WITH THE COMPLIMENTS OF THE

VANCOUVER HOUSING ASSOCIATION

505 HAMILTON STREET

PA. 2288

Please return

WITH THE COMPLIMENTS OF THE

VANCOUVER HOUSING ASSOCIATION

505 HAMILTON STREET

PA. 2288

1944-1951

To The Chairman and Members of the
Committee on Housing and Blighted Areas.

Gentlemen:-

In response to the Chairman's request I beg to submit the following observations concerning the present housing crisis:

1. As far as this Committee is concerned it should leave the question of "Blighted Areas" for future consideration and concentrate its efforts upon the housing problem; for in view of housing conditions, who shall say which is the most "blighted" district at the present time when even the city foreshores are ringed with sub-standard dwellings the occupants of which, although receiving many benefits from the municipality, make no contribution in taxes.

2. Adequate information as to actual housing conditions is not available; past surveys have been spotty and academic, no one knows the sum total of unsanitary and unsatisfactory conditions which exist to-day. In reality the housing crisis has three phases:-

   (A) Housing unsanitary, decrepit and unfit for habitation.

   (B) Housing alterations made to provide accommodation for revenue or for relatives; these may not be unsanitary or unhealthy but in many cases they fall far below ordinary dwelling standards (many such

1944-1951

alterations have been carried out without permits and contrary to civic regulations, particularly basement suites) and undoubtedly this type of accommodation causes grave social discontent and unrest.

(C) Overcrowding! in unfit buildings and often in ordinary dwellings; its effect on the social structure is so well known that it need not be repeated.

3. That a "Housing Crises" exists in Vancouver is known and is continuously being discussed by all governing bodies, but the overall picutre is unknown and until this is available there is little likelihood of any concentrated effort to remedy matters; people in this city living under sanitary and comfortable circumstances are vaguely disturbed about the housing of others; generally they know of individual cases only and would be appalled by the true picture with all its implications.

A survey could, I feel, be made with the sympathetic co-operation of the majority of those concerned or interested. In the past efforts of this nature have met with some resentment and therefore the full information was often unattainable, this stems from several causes which need not be gone into here.

1561-1944

4. It is my opinion that a letter and form (similar to the attached) mailed to all citizens would obtain more accurate information than any survey undertaken by the authorities or a qualfied firm.
To make such an effort a success it would be necessary, before any forms are mailed, to arrange a publicity campaign in the press and to obtain the co-operation of numerous city organizations interested in public welfare to further publicize the matter.
The sympathy and assistance of the Postal Men's organization should be sought as these men would see that the forms were placed in the hands of the right people and not side-tracked by persons, who for personal gain, would not wish that certain information should be given out.

5. From the information thus gathered a comprehensive picture of the situation would be obtained so startling in its character as to force the authorities into action whether Dominion, Provincial or Civic, or a combination of all three. We must remember the problem is still increasing as more persons move into the city and the dwellings erected each year are in no way commensurate with this movement, let alone the natural increase in the population. The survey would also reveal what inroads have been made upon the established zoning plan. Funds for the survey and a temporary increase in the staff of the Commission would be necessary but these matters can be discussed later.

Hopefully submitted

(Signed) Albert J. Harrison
Commissioner, Town Planning Commission

1944-1951

SURVEY FORM

(A size that will permit of mailing)

House No._____Street_____

Number of Adults living in dwelling_____Childrens_____
(Any person under 16 years is counted as a child)

No. of storeys_____Is there a basement_____
(Attic is counted as 1/2 storey)

Is the attic used for housekeeping purposes_____

Is the attic used for sleeping purposes only_____

Is the basement used for housekeeping purposes_____

No. of toilets in dwelling___sinks___baths___or showers____

General conditions of dwelling:

Good_____Poor_____Very Bad_____

Remarks:_____

_____

_____

1944-1951

Suggested Letter to Householder

DATE

TO THE VARIOUS OCCUPANTS OF THIS DWELLING:

The Town Planning Commission is sure that you, as members of the community, are vitally and personally interested in the welfare of our City and the great problem of "housing" which confronts us to-day, and the Commission feels justified in relying upon your sympathetic co-operation in the survey of "housing conditions" it is undertaking. Therefore, will you kindly fill in and mail the enclosed form which requires no signature or postage stamp.

The Commission wishes to state the information sought is solely in relation to housing and is an earnest effort on its part to obtain a true picture of "overcrowding and housing conditions" in order that the various authorities may realize that a remedy must be found.

All information will be treated in the strictest confidence and after summation and tabulation, the cards will not be made available for any governmental or civic department, but will be destroyed as the detailed information is only for the use of the Town Planning Commission.

In conclusion the Commission again solicits your earnest co-operation in this matter.

Yours faithfully,

(Signature)

1944-1951

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2. Adequate information as to actual housing conditions is not available; past surveys have been spotty and academic, no one knows the sum total of unsanitary and unsatisfactory conditions which exist to-day. In reality the housing crisis has three phases:-

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1561-4461

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1944-1951

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Hopefully submitted

(Signed) Albert J. Harrison
Commissioner, Town Planning Commission

1944-1951

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(A size that will permit of mailing)

House No._____Street_____

Number of Adults living in dwelling_____Childrens_____
(Any person under 16 years is counted as a child)

No. of storeys_____Is there a basement_____
(Attic is counted as 1/2 storey)

Is the attic used for housekeeping purposes_____

Is the attic used for sleeping purposes only_____

Is the basement used for housekeeping purposes_____

No. of toilets in dwelling___sinks___baths___or showers____

General conditions of dwelling:

Good_____Poor_____Very Bad_____

Remarks:_____

_____

_____

1944-1951

Suggested Letter to Householder

DATE

TO THE VARIOUS OCCUPANTS OF THIS DWELLING:

The Town Planning Commission is sure that you, as members of the community, are vitally and personally interested in the welfare of our City and the great problem of "housing" which confronts us to-day, and the Commission feels justified in relying upon your sympathetic co-operation in the survey of "housing conditions" it is undertaking. Therefore, will you kindly fill in and mail the enclosed form which requires no signature or postage stamp.

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In conclusion the Commission again solicits your earnest co-operation in this matter.

Yours faithfully,

(Signature)

1941-1951

May 24/48

Kings Harbour
Salt Spring Island

Dear Sandy

Here are my thoughts on a housing survey, can you please have copies made for the Committee.

Many thanks

C. A.

Glorious weather

1944-1951

Suggested Letter
to Householder

Date ——

To the various occupants of this dwelling

The Town Planning Commission is sure that you, as members of the Community, are vitally and personally interested in the welfare of our City and the great problem of "housing" which confronts us today; and the Commission feels justified in relying upon your sympathetic co-operation in the survey of "housing conditions" it is undertaking. Therefore will you kindly fill in and mail the enclosed form which requires no signature or postage stamp.

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(over)

1944-1951

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In Conclusion the Commission again solicits your earnest co-operation in this matter.

Yours faithfully

J. Alexander Walker

~~Secretary~~ Secy. T. P. C

1961-4461

To the Chairman & members of the Committee on Housing & Blighted areas.

Gentlemen;

In response to the chairman's request I beg to submit the following observations concerning the present housing crisis

① As far as this Committee is concerned it should leave the question of "Blighted Areas" for future consideration and concentrate its efforts upon the housing problem; for no view of housing conditions, who shall say which is the most "blighted" district at the present time when even the city fairshows are ringed with sub-standard dwelling the occupants of which, altho' receiving many benefits from the Municipality, make no contribution in taxes.

② Adequate information as to actual housing conditions is not available; past Surveys have been spotty and academic; no one knows the sum total of unsanitary and unsatisfactory

1941-1944

Conditions which exist to day. In reality the housing crisis has three phases:-

(A) Housing unsanitary, decrepit and unfit for habitation

(B) Housing alterations made to provide accomodation for revenue or for relatives; these may not be unsanitary or unhealthy but in many cases they fall far below ordinary dwelling standards (many such alterations have been carried out without permits & contrary to Civic regulations, particularly basement suites) and undoubtly this type of accomodation causes grade Social discontent and unrest.

(C) Overcrowding in unfit buildings and often in ordinary dwellings; ~~but~~ it's effect on the Social Structure is so well known that it need not be repeated here.

1941-1951

(3)

(3) That a "Housing Crisis" exists in Vancouver is known and ~~talked about~~ is continually discussed by all governing bodies, but the overall picture is unknown and until this is available there is little likelihood of any concentrated effort to remedy matters; people in the city living under sanitary and comfortable circumstances are vaguely disturbed about the housing of others; generally and they know of individual cases only & would be appalled by the true picture with all its implications.

A survey could, I feel, be made with the sympathetic co-operation of the majority of those concerned or interested. In the past efforts of this nature have met with some resentment and therefore the full information was often unattainable; this stems from several causes which need not be gone into here.

1944-1951

(4) It is my opinion that a letter and form (similar to the attached) mailed to all citizens would obtain more accurate information than any survey undertaken by the authorities of a qualified firm.

To make such an effort a success it would be necessary, before any forms are mailed, to arrange a publicity campaign in the press and to obtain the co-operation of numerous city organizations interested in public welfare to further publicize the matter. The sympathy & assistance of the Postal Mens organization should be sought as these men would see that the forms were placed in the hands of the right people and not side tracked by persons, who for personal gain, would not wish that certain information should be given out.

(5) From the information thus gathered a comprehensive picture of the situation would be obtained

1944-1951

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Hopefully submitted

Albert D. Hanson

Commissioner T.P.C.

1941-1944

Survey Form
(A size that will permit of mailing)

House No _____ Street _____

Number of adults living in dwelling ____ Children _____
(Any person under 16 years is counted as a child)

No Storeys _____ Is there a basement _____
(Attic is counted as 1/2 storey)

Is the attic used for housekeeping purposes _____

Is the attic used for sleeping purposes only _____

Is the basement used for housekeeping purposes _____

No Toilets in dwelling ____ Sinks ____ Baths ____ or Showers ____

General condition of dwelling
Good _____ Poor _____ Very bad _____

Remarks _____

Owner occupied?
Rented?

1944-1951

HOUSING AND BLIGHTED AREAS COMMITTEE

Outline of Proposals for Discussion at Meeting
Thursday, 20th April, 1950

1. No new residential building to be undertaken within the following broad boundaries:
   East of Burrard, north of Broadway, west of Clark Drive with exception of the following areas:
   a) The area bounded by Gore Avenue, Hastings Street, Glen Drive and the G. N. Railway right-of-way
   b) The area bounded by Brunswick Street, Broadway, Glen Drive and the bluffs to the north.
   The above areas appear suitable for large-scale rehabilitation or redevelopment for low-rental housing (see later)

2. The area lying between Clark Drive, Hastings Street, Victoria Drive and Broadway should receive intensive study to determine the best means of bringing about its rehabilitation.

3. The residential areas lying outside these boundaries should receive rigid zoning protection from possible future industrial intrusion.

4. The following areas shouldbe cleared of all dwellings (other than transient accommodation), as the housing situation permits, in order to make way for business and industry:
   a) The East Kitsilano area bounded by False Creek, Burrard, and 6th Avenue

1561-4461

b) The downtown area bounded by Burrard Street, the Inlet, Main Street and False Creek

Steps must also be taken to eliminate waterfront shacks on False Creek and Burrard Inlet.

5. Until large-scale clearance becomes practicable, a vigorous policy should be pursued ~~for~~ of eliminating the most unsanitary individual dwellings in these areas, either by ~~their~~ demolition or by bringing them up to a required minimum standard through the enforcement of the worsed & strengthened Health By-laws,

6. No effective progress can, however, be made in the elimination of slum conditions until the supply of low-rental housing is increased, since it is impossible for the Medical Health Officer to close insanitary dwellings or enforce major repairs unless suitable alternative accommodation at reasonable rents is available for the re-housing of the tenants displaced.

With the passage of the recent Dominion and Provincial housing legislation, the provision of low-rental housing is now a practical possibility and the initiation of such a program, initially developed on vacant land, would enable an immediate start to be made on the elimination of the ~~xxxx~~ worst of the shacks and cabins and the reduction of over-crowding. Once the shortage of low-rental housing accommodation has been reduced, it will be possible to proceed with larger-scale clearance and redevlopment.

1961-4461

Redevelopment Areas

1. The East End (bounded by Gore Avenue, Hastings Street, Glen Drive and the G.N.Railway)

This area, which is dealt with in Dr. Marsh's survey report, appears suitable for large-scale redevelopment for low income group housing for the following reasons:

a) Owing to its early subdivision and development on 25-foot lots and its poor transportation facilities, the area has attracted little industry. A /Concentration of industry near the city centre is in any case undesirable, since it increases housing and traffic congestion. If, moreoever, the area were cleared and turned over to industry, the task of rehousing the ten thousand or more inhabitants elsewhere, would be a formidable one.

2. A supply of low-rental accommodation readily accessible to the docks and warehouses where much of the labor is of a casual nature, is very desirable. The Marsh Survey shows that the majority of people living in the area worked in the neighbourhood and wished to continue living there.

3. The area is already fully serviced for residential use and possesses many modern public and communitybuildings which could be fitted into the redevelopment plan.

1944-1951

4. Virtually all the existing dwellings are old and near the end of their useful life, while in normal times property values in this area are low. The cost of acquisition should therefore not be excessive.

5. Although the area is surrounded by industrial and commercial districts, the site is large enough (some 160 acres) to create and ~~maintain~~ preserve its own environment. The existence of large park on its southern border would assist in this.

As a first step to ensure the satisfactory redevelopment of this area, the zoning classification should be revised to bring the whole area (with the exception of the bordering commercial zones) into a residential category. The next step will be to declare the area a redevelopment area under the provisions of the National Housing Act, and to make arrangements for the gradual acquisition of the land with the assistance of the senior governments.

2. Mount Pleasant (bounded by Brunswick Street, Broadway, Glen Drive and the bluffs to the north)

This area has good possibilities of rehabilitation as a residential area. It is on high ground commanding a fine view of the mountains and Except on the fringes there has been little industrial intrusion. Apart from two substantial apartment houses, the density of the present development is very low and many of the houses are long past their first ~~use~~ youth. It is central to work places, transportation and stores.

The first pre-requisite of its rehabilitation is to prevent ~~future~~ further industrial development along the fringes through a revision

1944-1951

of the zoning plan. It should be screened by a narrow park strip from the industrial ~~classification~~ flats to the north and a suitable site selected for a neighbourhood park and playground.

1561-4461

VANCOUVER HOUSING ASSOCIATION

HOUSING BULLETIN

505 Hamilton Street | No. 11. April, 1950 | Tel.: PA. 2288.

A Red Feather Service

THE PROVINCIAL HOUSING ACT, 1950 - A Summary

Bill No. 21 (An Act to cooperate with the Government of Canada and other public authorities on the provision of housing) became law on March 31st.

In essence, this Act gives the Province broad powers to cooperate with the Dominion in the provision of all forms of housing authorized under the 1949 amendments to the National Housing Act. This includes (a) the building of houses for sale or for rent, with or without subsidy, and (b) the acquisition and development of land for housing purposes.

All operations are to be undertaken on a joint basis with the Dominion and the Province contributing the capital and sharing in profits or losses on a 75-25 ratio throughout.

Details of the Act

Specifically, the Act empowers the Provincial Government:

(1) To enter into agreements with the Dominion, or any of its agencies, or any municipality, or any combination of these authorities, for the joint undertaking of housing or land-acquisition projects under the Act.

(2) To raise or borrow up to $5 millions, repayable over a period not exceeding 50 years, to form a Housing Act Fund.

(3) To acquire or dispose of any land, etc., necessary for the proper development of any project.

(4) To "constitute bodies, corporate and politic with such powers and duties as may be deemed expedient, including the power to plan, construct, and manage any housing project undertaken for the purposes of the Act." This also includes power to buy or sell, in its own name, any lands required for a project.

(5) To pay annually to any municipality in which a joint housing project is undertaken, "the provincial share of any sum of money that is not in excess of the sum of money that otherwise would have been paid to the municipality as taxes on lands acquired for any such project."

Cities and Municipalities

Municipalities are authorized to take their part in the housing program (a) by entering into agreements with the Dominion and Provincial governments for the joint undertaking of housing projects, (b) by contributing towards the cost of such projects, and (c) by acquiring land for housing purposes.

The fifth clause cited above presumably means that participating municipalities will receive the equivalent of normal taxes on projects undertaken under the Act. However, according to a recent announcement by the Premier, they will be required to contribute half the Provincial share of any losses on such projects, i.e., one-eighth of the total. Administration of projects is to be placed in the hands of Housing Authorities set up by the Province, in consultation with the municipalities concerned.

1947-1951

THE OPPORTUNITY IS HERE!

Ever since the end of the war the responsibility for housing has been tossed back and forth between the three levels of government. Now, at last, responsibility is finally fixed. The Dominion has pledged itself to bear the greater part of the cost of a comprehensive housing program. The Province has agreed to cooperate with the Dominion in the joint provision of such housing. It now rests with the municipalities to take advantage of the very considerable assistance offered by the senior governments. Their cue is to bring forward specific housing proposals based on the needs of their communities.

The housing situation in the higher priced brackets has probably eased slightly in the last few months; but the shortage of decent low-rental housing accommodation remains as acute as ever, and will remain so until direct action is taken to deal with this problem. It appears likely that the Dominion and Province will proceed immediately in two fields: (1) the development of land for housing purposes and (2) additional assistance for the building of houses for sale through very low down payments. The Premier has, however, made it clear that proposals for low-rental housing projects must come from the municipalities themselves.

THE SITUATION IN VANCOUVER

Little is known of the City of Vancouver's housing plans, but there is nothing to suggest that any detailed studies have been made or any long-term program worked out.

His Worship, Mayor Thompson, stated at the Annual Meeting of the VHA on March 30th that some 1400 lots would be serviced and made available for sale to private builders at moderate prices and that a further reduction in down payments under the joint Dominion-Provincial plan would be sought. He inferred, however, that a low-rental housing program would not be considered by the City Council at this time.

In view of the disgraceful conditions under which many hundreds of our families are living today owing to the lack of decent low-rental accommodation, and of the expressed demand of nearly every leading civic organization in Vancouver for action to alleviate the situation, His Worship's attitude is difficult to understand.

The VHA urges that as a first step, THE CITY REQUEST THE PROVINCE TO SET UP A HOUSING AUTHORITY FOR VANCOUVER IMMEDIATELY, AND PROVIDE IT WITH SUFFICIENT FUNDS TO ENABLE IT TO FORMULATE AN OVER-ALL HOUSING PROGRAM FOR THE CONSIDERATION OF THE GOVERNMENTS CONCERNED.

N.B. The plea that the City cannot afford the cost of rehousing its slum-dwellers is no longer valid, since the City's share of the cost of subsidy on any project is limited to 12½%. The Council had previously expressed its readiness to contribute up to 20% of the cost of low-rental housing projects. Even if the lowest income groups were to be rehoused, the cost to the City could hardly exceed $30 per family per year. On this basis a 500-house program would cost $15,000 a year out of a total budget of $27,000,000. Against this the City would receive over $40,000 in additional taxes, while business and employment would benefit by some $3 millions worth of new construction; construction which would not otherwise be undertaken without the help of subsidy.

The cost, again, of providing decent housing for our old people could not much exceed $1 per person per month. Not too large a sum, surely, to ensure a comfortable old age for the pioneers of this country, and much cheaper than the alternative of caring for them in hospitals or institutions!

IT IS NOW UP TO ALL PUBLIC-SPIRITED CITIZENS TO SEE THAT THE CITY ACCEPTS ITS HOUSING RESPONSIBILITIES AND PUTS FORWARD CONCRETE PROPOSALS FOR AN OVER-ALL HOUSING PROGRAM WITHOUT DELAY.

1944-1951

SOCIAL ASSISTANCE RENT ALLOWANCES

In February the VHA made representations to the Provincial Minister of Health and Welfare and to the Chairman of the City Social Services Committee, urging adjustment of rental allowances to social assistance cases to bring them more closely into line with actual accommodation costs. Our efforts were unsuccessful.

A survey carried out by the City Social Service Department in May, 1949 showed that 692 individuals on social assistance were paying an average of $7.20 in excess of their rental allowances of $10 a month. This means that these people, who receive a total allowance of $35 a month, were paying out nearly half of it in rent and had an average of $17.80 left for food and other essentials. 153 families were paying an average of $10.20 a month in excess of their rental allowance.

Since the recent 20-25% rental increase, (and the resulting all-time high in the cost-of-living index for February) the number of persons paying excess rents and going short of food and other essentials must have risen still further. Have you ever tried to live on $17.80 a month?

PUBLIC HOUSING AND REAL ESTATE VALUES

Certain real estate interests have suggested that public housing projects inevitably develop into slums within a few years.

The following figures from Portland, Oregon, where they have had public housing for ten years or more, suggest that, on the contrary, public housing projects, owing to their superior design and excellent upkeep, may often lift the whole surrounding neighbourhood out of a condition of blight.

	1940-1949 Percentage Increase in Assessed Valuation		
	Immediately Adjacent Blocks	First Quarter Mile	Second Quarter Mile
Columbia Villa	96%	70%	45%
Dekum Court	112%	86%	52%

SEATTLE HOUSING

By a referendum last month, the ratepayers of Seattle rejected their Housing Authority's request for permission to extend its present low-rental housing program.

On the other hand, as of Feb. 17th, 1950, 519 applications for loan reservations under the 1949 Low Rental Housing Legislation, involving 402,265 dwelling units, had been received by the Public Housing Administration from communities throughout the U.S.A. and 329 preliminary loans had already been authorized by President Truman.

SAN FRANCISCO has plans for 1700 low-rental units of housing in its present program, with a further 1141 units in deferred projects, pending completion of the present program.

RENT CONTROLS

On March 1st, 1950 the Supreme Court of Canada handed down their decision declaring Federal rent controls valid, and shortly afterwards the Minister of Finance announced that the Dominion Government would not maintain rent controls beyond April 1st, 1951. It appears that he made his announcement at this time in order to allow the provinces ample time to make their own arrangements, should they wish to continue rent controls beyond that date.

It seems a pity that so many hundreds of thousands of families should have been kept in a state of anxiety and suspense for so long, merely in order to satisfy the government's constitutional conscience.

1947-1951

A HOUSING PROGRAM FOR B.C.

With the passage of Dominion enabling legislation providing for joint participation by all three levels of government in a housing program, the final decision on future housing action now rests with the Province and the municipalities.

The housing shortage is a province-wide problem and, in the principal urban centres at least, constitutes a most serious threat to the health, wellbeing and stability of the population. Some indications of the social and economic costs to the community of bad housing are given in Schedule 2.

Earlier Dominion housing measures have proved inadequate and a comprehensive housing program, designed to meet the needs of all sections of the population, is now required.

PRIVATE BUILDING

To overcome the numerical shortage of dwellings, chief reliance must continue to be placed on the stimulation of private building. The serious drop of 35% in dwelling starts in the Greater Vancouver area in 1949 from the previous year can be ascribed in part to the tightening of credit facilities.

The extended financing facilities now made available under the 1949 amendments to the National Housing Act, whereby purchasers can obtain loans up to approximately 85% of the actual cost of the dwelling, should considerably extend the potential market for houses. (For a summary of the 1949 amendments, see Schedule 1.)

RENTAL-PURCHASE HOUSING

It is understood that the Provincial Government are, in addition, planning, under the joint Dominion-Provincial program, to build houses for sale on a rental-purchase basis, i.e., with very low down payments.

By reducing down payments to $500 or less, a further segment of the population will be brought within buying range. This segment is probably not, however, as large as has sometimes been suggested, since the principal obstacle to house purchase, especially since the extension of N.H.A. financing facilities, is not lack of capital, but insufficiency of income.

The carrying charges, including taxes, but excluding maintenance, on a minimum cost house, amount today to over $40 a month, requiring a minimum annual income, under N.H.A. provisions, of around $2200. A good proportion of those with incomes over this figure also possess the down payment of around $1000 required under an ordinary N.H.A. loan.

In 1947, a year of relatively high income levels and employment, the number of B.C. taxpayers (other than single persons without dependents) with incomes over $2200 a year was roughly 35% of the total number of families in B.C.

> The advantage of home ownership can, moreover, be overstated. Insecurity of employment, the need for labour mobility, and the small margin of income available to meet contingencies, may often make the investment of a man's total savings in what is, in hard times, a highly illiquid asset, a very dubious policy.
>
> While, therefore, every effort should be made to make home ownership possible for those who can afford it, it can, in the long run, only do more harm than good to encourage the lower income groups into attempting home ownership through the failure to provide alternative accommodation.

RENTAL HOUSING

A recent Civic Housing Survey, by questionnaire, of some 2,500 households requiring accommodation in Vancouver revealed that two-thirds of the families either wished to rent, or had insufficient income to consider house purchase, even under the most favourable conditions of costs and financing. It is clear therefore that if we really intend to meet our housing problems, rental housing must play an important part in any housing program and it is gratifying to note that it is the government's intention to build rental housing in addition to houses for sale.

It is estimated that with 3% financing and 40-year amortization, multiple or row housing can be built today to rent for around $45 a month excluding heat. While this rent

1944-1951

level is much below that of any rental accommodation being built on a commercial basis, it is still too high for many of the groups who stand most in need of better housing.

The recent Civic Housing Survey in Vancouver showed that 55% of those families requiring to rent had incomes between $1500 and $2100 a year (with a rent-paying capacity of from $25 to $35 a month). A further 25%, who had incomes below $1500, could pay less than $25 a month in rent. This latter group are, generally speaking, housed in deplorable conditions, and their needs cannot be ignored.

SUBSIDIES

For these groups, subsidized housing, with rents averaging not more than $25-$30 a month, must be provided; and until a start is made in building directly for these families, instead of waiting hopefully for high-priced houses to filter down by degrees to their income level, we shall never get to grips with the slum problem.

> While objection can be taken to the principle of housing subsidies, as to other forms of social assistance, every country which has seriously tried to tackle its slum problem has been forced to use this weapon, and the United States are today planning to build over 800,000 subsidized low rental housing units during the next six years.
>
> The only alternative to subsidizing new housing is to subsidize slums, as we are doing today in the form of higher police, fire, health, social and administrative costs.

Evidence from a large number of cities (see Schedule 2) establishes irrefutably that the overall cost of maintaining the average city slum is far in excess of the cost of rehousing its inhabitants in decent conditions. In Vancouver itself, a recent survey of an area covering 162 acres showed that the cost of maintaining civic services for the area was approximately twice the revenue received from it in taxes.** These figures did not include heavy expenditures by the Dominion and Provincial governments and by charitable organizations in the same area.

That the public have accepted the principle of subsidy as the only practical means of dealing with the slum problem is attested by the large number of civic organizations in B.C. who have gone on record in favour of a low rental housing program. (See page 3).

SURVEYS OF NEED

Studies will require to be made of local housing needs and programs developed accordingly. One of the most important groups to be provided for is the old age group. There are some 37,500 old age and 'burnt out' pensioners in B.C. and their number is rapidly increasing; even if we assume that only 20%, or, say, 7,500, are badly housed, their requirements alone would justify a considerable program of low rental housing.

Social assistance cases, e.g., the broken family with young children, must also receive attention, if only because of the disgraceful conditions in which many of them are living today.

Other groups are only less badly housed. In establishing priorities, three principal criteria should be used. The family must (1) be at present badly housed; (2) possess an income not in excess of a given figure; (3) stand to benefit from better housing.

THE COST

Thanks to the heavy Dominion contribution, the cost of subsidy to the Province and the municipality would be very low in relation to the benefits gained. Assuming a subsidy

---

**New Neighbourhoods Needed, by Dr. Leonard C. Marsh, University of B.C. Report of Demonstration Housing Survey in the "Strathcona School" area of Vancouver. (Now in the hands of Premier Byron Johnson and His Worship the Mayor of Vancouver.)

1961-1944

as high as $20 a month per family, and a 50% contribution by the municipality toward the Province's share, the annual cost to each would be $30 per year per family, while the combined cost to the Province and the municipality of providing special housing for old people should not exceed $2 per month per person.

> Against this may be set: savings in social and administrative costs; increased taxable values; and increased employment in the building and allied trades--not to mention the health and happiness of the families rehoused.

There can be few public investments which offer such good value for the money expended. (See POSITIVE GAINS OF SLUM CLEARANCE AND REHOUSING: Schedule 3.)

TYPES OF HOUSING

If the taxpayers' money is to be wisely expended, strict economy must be exercised in the planning and construction of low rental housing. The individual house on an individual lot is not an economical unit in terms either of utilities or building costs. Well designed and well laid out two- and three-storey group and apartment housing, with adequate community facilities, can provide satisfactory housing at considerably lower cost.

ADMINISTRATION

Administration of housing projects will, it is understood, be in the hands of specially appointed Local Housing Authorities operating as separate financial entities. In the case of metropolitan areas, owing to the fact that available housing sites frequently bear little administrative relationship to work places or taxable values, there appears to be a strong case for some form of metropolitan Authority, which would enable housing costs to be spread fairly among the participating municipalities irrespective of the location of the houses provided.

LAND ASSEMBLY

The provisions for governmental assembly and development of land for housing purposes, by expediting the provision of serviced land for private building, by relieving municipalities of some of the financial burdens of providing such services, and by setting higher standards of subdivision, will constitute an important feature of the housing program, and should be fully exploited.

VANCOUVER HOUSING ASSOCIATION
505 Hamilton Street, Vancouver.

February, 1950.

ORGANIZATIONS WHICH HAVE PASSED RESOLUTIONS IN FAVOUR OF A LOW RENTAL HOUSING PROGRAM

Municipal	Canadian Federation of Mayors and Municipalities
Business	Canadian Construction Association (National body)
	Vancouver Board of Trade
	Vancouver Junior Chamber of Commerce
Labour	B.C. Federation of Labour) Representing all CCL and CIO
	Vancouver Labour Council) unions in B.C.
	Vancouver & District Trades & Labour Council (AFL-TLC)
Professional	Architectural Institute of B.C.
Veterans	Vancouver District Council, Canadian Legion
	B.C. Command, Canadian Legion
	Disabled Veterans Association
Women	Vancouver Local Council of Women
Citizens	Community Planning Association of Canada, Vancouver Branch
	Vancouver Housing Association

1951-1944

SCHEDULE 1.

SUMMARY OF PRINCIPAL 1949 AMENDMENTS TO N.H.A.

1. Assistance to Home Builders

The Central Mortgage & Housing Corporation is authorized to make loans to home owners purchasing houses from builders, in an amount of one-sixth (one-eighth for duplexes) of the loan which has been made to the builder, provided that the sale price to the home owner is fair and reasonable.

This means that if a builder secures an N.H.A. loan of $6000 on a house costing $8000, the purchaser can obtain a supplementary loan of one-sixth of $6000, or $1000, leaving a balance of $1000 to be found by the purchaser.

General policy with regard to National Housing Act loans has also been modified. Hitherto lending values have been established at levels considerably below actual cost. It is understood that lending values have now been raised in practice about 10%, to approximate more closely to actual costs.

On the other hand, loans, instead of being on a sliding scale ranging from 70% to 95% according to the lending value of the house, will in future be fixed at a straight 80% of lending value (up to certain limits). For the house purchaser, the combined effect of these changes should mean that as a general rule he will not, in future, have to put up more than 15% of the cost of his house in cash.

As a safeguard to ensure that the builder's costs will be kept to a minimum under such financing, the price at which the builder sells, if the purchaser is to secure a supplementary loan, must not exceed the amount of the combined loan plus one-sixth.

2. Governmental Housing

Section 35 of the Act enacts that "(1) the corporation (Central Mortgage & Housing Corporation) may pursuant to agreements made between the Government of Canada and the government of any province undertake jointly with the government of the province or any agency thereof projects for the acquisition and development of land for housing purposes and for the construction of houses for sale or for rent.

"(2) An agreement referred to in subsection one shall provide that the capital cost of the project and the profits or losses thereon shall be shared seventy-five per centum by the Corporation and twenty-five per centum by the government of the province or an agency thereof....

"(6) The Governor in Council may make regulations with respect to the projects that may be undertaken by the Corporation under this section prescribing:

(a) the type of land which may be acquired for housing purposes and the maximum purchase price that may be paid for such land;
(b) the type, maximum costs and rentals of housing units that may be constructed;
(c) the number of housing units for which commitments may be given;
(d) the rates of interest and amortization that may be charged against the capital costs of a project undertaken under this section;
(e) the conditions under which family housing units may be sold or leased;
(f) any other matters deemed necessary or advisable to carry out the purposes or provisions of this section."

The Dominion Government is thus given very broad powers of action in the field of rental or purchase housing and land assembly. General policy will, no doubt, be developed through Orders-in-Council as the program evolves, while detailed financial and administrative arrangements will be a matter for individual negotiation with the provinces.

1947-1951

SCHEDULE 2.

THE COSTS OF BAD HOUSING

RELATIONS BETWEEN HEALTH AND HOUSING CONDITIONS. TORONTO 1934.

	Incidence of T.B. per 10,000 pop.	Infant Mortality Rate per 1000 live births	Juvenile Delinquency rate per 10,000 pop.
Good Housing Areas	25	58.3	7.9 cases
Poor " "	37	72.6	27.6 "
Worst " "	64	121.2	36.6 "

Source: Report of the Lieutenant Governor's Committee on Housing in Toronto, 1934.

COSTS OF MUNICIPAL SERVICES IN GOOD AND POOR HOUSING AREAS. TORONTO 1946.

	**REGENT PARK		NORTH END
Expenses of			
Fire Department	$35,524.50		$9,521.80
Welfare Department	46,479.56		2,309.92
Street Cleaning Department	5,100.00		4,900.00
Health Department	7,200.00		3,000.00
Buildings Department	801.00		116.00
Totals	$95,105.06		$19,847.72
Revenue from Taxation	31,965.49		83,153.52
DEFICIT	$63,140.57	SURPLUS	$63,305.80

**The site chosen for Canada's first slum clearance project, now under way.
Source: Special Report of Municipal Departments to Board of Control, 1946.

ANALYTICAL COMPARISON OF A SLUM AREA IN CLEVELAND AND THE ENTIRE CITY - 1934##

Maintenance Cost - Expressed in Comparative Per Capita Cost

FIRE PROTECTION:	Slum area,	7	times	that	of	the	entire	city
POLICE PROTECTION:	" "	5	times	"	"	"	"	"
T.B. CONTROL:	" "	3	times	"	"	"	"	"

Social Condition - Expressed in Comparative Per Capita Frequency

MURDERS:	Slum area,	8.5	times	that	of	the	entire	city
SOCIAL VICE:	" "	10.5	times	"	"	"	"	"
JUVENILE DELINQUENCY:	" "	2.7	times	"	"	"	"	"
ILLEGITIMATE BIRTHS:	" "	4.2	times	"	"	"	"	"
T.B. DEATHS:	" "	5	times	"	"	"	"	"

Although SLUM and BLIGHTED districts comprise about 20% of the Metropolitan residential areas, with 33% of the population of American cities, they account for 45% of the City Service Costs
--- and only 6% of the Tax Revenue (Real Estate)

Source: New City Patterns, by S. E. Sanders and A. J. Rabuck, 1946.

1944-1951

SCHEDULE 3.

RECORDED CHANGES IN HEALTH OF POPULATION MOVED FROM SLUM CONDITIONS TO NEW HOUSING PROJECTS

	IN SLUM AREA	IN MODERN HOUSING
# LIVERPOOL, England, 1923-24		
Death-rate per 1,000	28.4	18.2
Deaths from T.B. per 10,000	299	164
Infant Mortality Rate	177	131
## NEWARK, N.J., 1942-43		
T.B. per 10,000 ages 15-40	58.8	29.2
Infant Mortality Rate	41.5	34.7
Communicable Diseases, under 15	158.1	114.2

Source: # Handbook for Research in the Social Aspects of Housing United States Housing Authority, November 1941.
The Cost of Slums in Newark. Housing Authority, City of Newark, 1946.

JUVENILE DELINQUENCY IN VANCOUVER: For the five years 1930-34, the rate of juvenile delinquency in relation to school population in the Central Business and East End districts was OVER FIVE TIMES AS HIGH as in the outer areas of the city.

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POSITIVE GAINS OF SLUM CLEARANCE AND REHOUSING

INCREASE IN SURROUNDING PROPERTY VALUES DUE TO PUBLIC HOUSING PROJECTS

A recent study made by the PORTLAND HOUSING AUTHORITY of the assessed valuation of properties surrounding two permanent public housing projects in Portland, Oregon, shows that assessed valuation of properties surrounding the projects has increased strikingly since the projects' construction.

1940-1949 Percentage Increase in Assessed Valuation

	Immediately Adjacent Blocks	First Quarter Mile	Second Quarter Mile
Columbia Villa	96%	70%	45%
Dekum Court	112%	86%	52%

*** SAVINGS FROM REHOUSING: NEWARK, 1944

The measured savings in infant mortality, communicable diseases, T.B., fires and home accidents as a result of the removal of families from slums to five low rental projects in Newark, N.J., for the year 1944, were as follows:

	Cost
Families in Substandard Housing	$229,520
Families in Housing Projects	80,711
Savings in 1944 from Rehousing	$148,809

In addition, the Housing Authority listed numerous indirect and non-measurable savings due to rehousing.
***Public Housing Pays Dividends (April 1945), Housing Authority, 57 Sussex Ave., Newark 4.

1561-1944

A Summary of the Report on the

SLUM-CLEARANCE AND URBAN REHABILITATION

Project, "Strathcona Area", Vancouver

The complete report, under the title NEW NEIGHBOURHOODS NEEDED, is to be published shortly by the University of British Columbia. It will be a comprehensive survey manual on the whole problem of slum clearance, using a Vancouver example to present this problem and its solution in up-to-date Canadian terms. The subjects of its chapters are as follows: (1) The Survey Area, (2) The People Who Live There, (3) Their Housing Conditions, (4) The Cost of Slums and Blight, (5) The Replanned Area, (6) Financing the Project, (7) Administration.

In advance of its publication, the Vancouver Housing Association is issuing a full summary of its contents. This summary presents all the findings, but the details can of course be obtained only from the main report itself, which also includes illustrations of present conditions and the proposed new housing and community development.

The basic field survey of the area was conducted in 1947, but the many other aspects of the report, particularly the financing, architectural and community details have been subjected to continuous revision up to the time of publication. The actual survey area is bounded by Main Street, Hastings Street East, the False Creek Flats, and Glen Drive and the G.N.R. railway tracks; but the final rehabilitation project is conceived as a town-planning project of critical importance for this whole area of old, downtown, industrial Vancouver. Thus it is not a simple or limited housing project. It is intended to demonstrate the importance of building neighbourhoods instead of blocks of houses; and it is concerned, not with mere slum clearance, but to strike at the heart of city blight by a bold method of urban regeneration.

Special Note to Reporters and Sub-Editors

Please do not refer to this Survey as relating to "the square mile of vice". The area concerned is characterized by squalid and depressed living conditions, not particularly by vice: it is only a quarter of a square mile in area. The caption "square mile of vice" was applied, rightly or wrongly, to the downtown rooming-house district, which is largely to the west of the "Strathcona" area which is the model for this housing survey. Furthermore, the survey of rooming-houses, etc., in the downtown area (issued two years ago) was quite distinct and under different auspices (Community Chest and Council) from the present housing survey report.

Please do not hamper the cause of housing and replanning, to which the present Survey is trying to make a fresh and constructive approach, by perpetuating this misnomer and the confusion and hostility to which it has given rise. Inaccurate headlines can wreck years of patient work.

Author of report and director of the survey: Dr. Leonard Marsh, director of social research at McGill University before the war; research adviser to the "Curtis" Committee on Housing and Community Planning, 1942-44; at present with U.B.C. Department of Social Work.

Chairman of Advisory Committee: Prof. Fred Lasserre, head of U.B.C. Department of Architecture. Advisory Committee included representatives from other University Departments, Community Planning Association (B.C. Division), and Vancouver Housing Association.

1947-1951

SUMMARY OF THE REPORT

a. Findings of the Survey

1. The area chosen for this demonstration study comprises about forty blocks east of Main Street, bounded by Hastings East, Gore Street, Glen Drive and the False Creek Flats. It is important not as being the worst slum area in the city--for, on the contrary, it has many desirable features worthy of rehabilitation--but because of its critical town planning importance. This is one of Vancouver's oldest residential sections: it is well located in relation to the industrial waterfront area and the downtown commercial and business districts. But, at the head of False Creek, it is also close to the heart of the blight which is attacking the city on all sides of this ugly and badly-developed waterway.

2. There are two fatal weaknesses in the town planning which has been applied to Vancouver in the last twenty years, and post-war building offers little evidence that they are being rectified. (1) Housing has not been considered as a basic and integral part of all other town planning. Parks, schools, stores, and streets and houses themselves, must be developed as neighbourhoods or local communities, not added as continuous fragments to an unending checkerboard of grid streets. (2) Secondly, insufficient attention has been directed to the older residential areas and the central parts of the city, while the continuous enlargement of the suburbs has been regarded with complacency. The counterpart of this unregulated expansion is the deterioration of the housing and other buildings "left behind". The blighted areas will not be eliminated by the easy assumption that new stores, industries or public buildings will clean up the mess. New housing must be given its proper consideration in the reconstruction: not only for the welfare of existing residents, but to cut down further additions to excessive commuting and the wastes of abandoning public works, shopping facilities and other investments already made in these areas. This reconstruction project will not be understood unless it is seen in its city-wide perspective.

3. North of Hastings Street, housing and living conditions are very much worse than in the proposed rehousing area, and the mixture of industry, waterfront, and derelict residences is correspondingly more dangerous for health, morale, and the spread of blight. All the ramshackle housing of this area should be demolished, and the area reconstructed for industry alone. There would be room for the displaced residents in housing planned for the new "Strathcona area"; while the northern site, with a good housing area close by, would be a much more favourable one for industry. Careful attention has been paid to the traffic routes passing the borders of the new residential district.

4. There are four kinds of housing in the area (about a thousand houses in all). (a) Single houses. These predominate (providing more than three-quarters of the dwelling units), as they do in Vancouver as a whole; but they exhibit the greatest variety in size, use and adequacy, ranging all the way from a few well-built dwellings to aged, tottering structures and rough board shacks. These are family houses, but one in every four of them has boarders or sub-tenants. (b) Rooming houses. The great majority of these are converted houses, many ill-adapted for multiple dwellings, and some of them pushed beyond the limit of their capacity. Ninety or more houses in this area are now ekeing out a typical blighted-area existence by the collection of multiple small rents. (c) Apartments. These range from one block of fifty to single suites and rooms over stores. Most of the apartment rooms are small, and many are dark, ill-equipped, and insanitary. Some of the families in these units suffer the most from overcrowding. (d) Cabins. There are more than twenty of these outmoded structures, originally erected for coolie labourers, still surviving in this area. The landlords of an exceptional few have made efforts at decent maintenance, but most of them show only too clearly that they should have been pulled down long ago. Tenancies are not confined to single men: at the time of the survey, 21 couples and 47 families with children were living in these completely substandard units.

1951-1944

The present population of the Survey Area is 7000-7500. Although there are hundreds of single men, especially in the rooming houses and cabins in the district, it is still largely (62 per cent) a family area. About 1400 families live here, about 10 per cent of whom are 'broken' families (with one parent dead or not living with the family). Large families (with four or more children) make up about 12 per cent of the total.

6. Long-term residents and transients are both characteristic. Twelve per cent of the tenants have lived here ten years or more, some all their life: on the other hand, 32 per cent of the tenants, at the time of the survey, had lived here less than a year. A noticeable proportion of the newer tenants are young married couples. Tenants outnumber owners by more than two to one. Some of the owned properties are well kept up, and there are even a few new houses; but poor and dilapidated properties predominate.

7. The population is mixed, but it is not "just foreigners". About 37 per cent are of Continental European origins--Scandinavian, Italian, Polish, Ukrainian, etc. But 30 per cent are of British or North American origin, including some of the oldest residents, and many of the pensioners. Practically all of the children are Canadian-born. Only 28 per cent of the population is Chinese, and a large proportion of the Chinese family population lives in this area.

8. Obviously many of the families, including a notable proportion of young married couples, live here because they cannot find any other accommodation at rents they can afford. A number stated they were trying to save enough to move to another district and "build for themselves", though it is doubtful if their incomes would permit it. But the advantages of living close to work and saving commuting expenses were frequently expressed.

9. Of all the chief wage-earners (heads of families, or single men), 35 per cent were in mobile occupations--lumbermen, longshoremen, construction workers, etc.--but 90 per cent of the rest worked in the adjacent business district or waterfront industries. Forty-six per cent of all wage-earners had to travel less than a mile to work.

10. Of the tenants whose views were obtained, 43 per cent definitely wanted to stay in the district. (A large number gave no definite answer to the "preferences" questions because they did not take the prospect of a rehousing scheme seriously, or else had no standards by which to state the accommodation they would like). Some of the residents, including compensated property owners, would undoubtedly move out of the area: but their places could properly be taken by people living in slum conditions to the north and elsewhere, if they met the eligibility requirements in other respects.

11. The most representative (median) income for tenant families in the district is $1620, and the most representative range (quartiles) is from $1225 to $2000. The most typical wage of the chief earner in these families is $1400 (These figures are for the summer of 1947, and include family allowances: since that date average wages in Vancouver have risen about 12½ per cent and cost of living about 19 per cent). The corresponding figures for sub-tenant and lodging families ($1580; range of $1200 to $1980), Chinese families ($1575; range of $1200 to $2100), and Negro families ($1375; range of $1050 to $1790) are all noticeably lower.

12. It is well established that a moderate-income family cannot afford to pay much more than 20 per cent of the monthly in rent without cutting into food and health needs. Thus the family with $2000 can afford to pay $33 a month; the family with $1620, about $27 a month; the family with $1580, about $26 a month; the family with $1200, about $20 a month. The fact that decent accommodation at $25-27 a month is not available in sufficient amounts is one of the reasons many of the families live here. Current rates, at $60 and up, are quite beyond their pocketbooks.

1561-4461

Actually, the rents (at least until recently) have been low--typically $21 a month in single houses, $20 in apartments, $17 in rooming houses or cabins. Representative rages in 1946-7 were from $16 to $28 or $29 (Decontrol has permitted marked increases in some cases since then). These are "cheap" rents--for some families less than they could afford--but they must be measured against the substandard or overcrowded accommodation they buy.

14. House-to-house survey of the whole mass of accommodation in the area showed the following percentages of defects. In heating equipment and food storage, 52 per cent; 26 per cent in exterior walls and 19 per cent in interior walls, ceilings and flooring; 28 per cent had bad foundations, basements subject to flooding, or unsatisfactory basement rooms used for living in; 34 per cent of the lots were disfigured and made into fire hazards by makeshift sheds, lean-to's for wood piles, and shacks; 13 per cent were excessively dark, another 13 per cent reported as damp; 9 per cent were seriously afflicted with filth or smells and 7 per cent with vermin (rats, cockroaches, bugs, etc.). These are overall rates: almost all the rates for apartments, rooms and cabins are much higher (e.g., 20-40 per cent dark, 50-85 per cent with inadequate food preparation facilities).

15. Plumbing facilities are particularly indicative. Taking all dwelling units as a whole, 34.6 have defective washbasins or sinks, 44.5 per cent defective water supply and bathing facilities, 51 per cent defective toilets. Basins, bathrooms, and toilets are shared by from six to twenty persons in 15-18 per cent of the single houses, 45-51 per cent of the apartment units, and 41-53 per cent of the rooming houses. (The cabins of course have the highest sub-standard index on almost every count).

16. Overcrowding is another significant index. Using simple census standards (more than one person per room, excluding kitchen and bathroom--if any--as rooms), the overcrowding percentages are 38.6 for single houses, 63.9 for boarding house units, and 71.5 for apartment units.

17. It is particularly noticeable that the larger families are the worst off. Taking only the single houses as an example (including, of course, many families with shared accommodation), the percentages of overcrowded families run as follows: couples without children, 17.0; 3-person families, 36.0; 4-person families, 34.9; 5-person families, 46.1; 6-person families, 62.1; 7-person families, 82.3; 8-person families, 83.3; 9-person families, 87.5; families of 10 or more persons, 100 per cent. Apartment and room accommodation shows similar scales, except that here almost all the families with as few as two children are overcrowded. Obviously the larger families have the biggest burden on their budget in any case; but the failure to provide even moderate-rent accommodation for large families is one of the most marked failures in the post-war housing record. Special attention has been given to this important matter in the present housing and neighbourhood planning proposals.

18. In spite of the waste space in the area as a whole, back yards--which mean airspace, places for children to play in, and a place for drying laundry--are wholly absent for 20 per cent of the single houses, 41 per cent of the rooming houses, and 56 per cent of the apartment buildings or suites. The corresponding proportions for front yards are 29.0, 63.7, and 79.7 per cent.

19. It is well known that slums and blighted districts are "deficit areas", i.e., they cost more to the community for the services in health, welfare, delinquency, fire prevention and policing they involve than the municipal revenue they yield in property taxes, etc. Many United States cities have computed these "balance sheets", all revealing the financial burden, but it has not been done hitherto for a Vancouver area. Part of the present survey was a detailed examination of this matter.

1561-4461

Total city revenue from the Strathcona area is at most around $150,000 a year. But city expenditures of all kinds--for municipal services (streets, water, parks, library), police services (including crime, traffic control and accidents), fire protection, sanitary inspection, health and medical services, city share of social assistance expenditures--amount to over $298,000. Thus, in round figures, the city pays out every year twice as much as it derives in revenue from this area. These figures do not include private and Community Chest expenditures, or provincial and Dominion "subsidies" which also go to the area in large amounts.

20. There are several other ways of measuring the welfare burden of sub-standard housing conditions (details of which are given in the text of the report). For example, though the Strathcona district is probably not the heaviest area of need, 3.5 per cent of all social assistance cases were in this area, as compared with the fact that its total population is only 2.2 per cent of the city total. Bad housing and poverty are, of course, closely interrelated; but it is too often forgotten that social assistance--of which today there is a great variety--cannot be constructive or lasting if it is given in an environment which drains away morale and self-respect. The direct costs of slum living are borne by the residents--in cramped homes, overburdened housekeeping, handicapped schooling, family tensions, poor health, disease, accidents, and delinquency. The economic and social costs include not merely the expenditures on health, welfare, delinquency, policing, etc.--which are today growing more familiar--but the fact that many of the services are counteracted and wasted. In addition, blight means poor tax revenue, wasteful land use, contagious property deterioration. Clearly, these costs can only be estimated, and some of them elude measurement altogether. But, equally clearly, slums are poor civic finance: we could spend our money more wisely.

1961-1944

SUMMARY OF THE REPORT

b. The Proposals of the Survey

1. The plans drawn up after a detailed survey of all the physical features of the area as well as the social factors, summarized above, constitute more than just a housing scheme. They provide for the reconstruction of a whole neighbourhood (actually, two linked "neighbourhood units" with shared community facilities); a carefully designed layout, and sites for all the facilities which a local community should have for better living--schools, churches, nursery schools, play space, health and welfare services, and a community centre.

The positive reasons for this decision are (1) the advanced deterioration of the area, (2) the inefficiency of the grid system of streets, and the need for replacing this by a more flexible plan, (3) the wisdom of building a community rather than houses alone, (4) the economy of a multiple dwelling and large-scale project, which alone will reduce construction and operation costs, as well as meet the population requirements with more ample open space. There is no case for patchwork replacement, nor for piecemeal and doubtful renovation.

2. The rebuilt area is somewhat smaller than the area surveyed; but complete rezoning of the whole adjacent area would be necessary to ensure the full benefits of the plan. A number of the existing buildings (churches, Strathcona School, etc.) would be left in place. Sites are reserved for 25-40 stores in the new shopping centre to replace the stores scattered around the area at present that would have to be demolished. Properties on the northern and western boundaries of the area are mostly untouched. Owners would be compensated, at fair rates, for existing properties. (Adjacent residents would have access to the various community facilities).

3. The minimum version of the scheme would provide for just short of 7000 people (2532 dwelling units); but the plans have been drawn so that the family capacity could be raised to accommodate another 500 people. Two special large-scale hostel buildings have also been designed to fit easily into the plan, if appropriate financing arrangements could be made; these would provide for 1640 single men.

4. The new housing, which would be for rental only, is in three main types of accommodation: apartment blocks of flats with one, two, and three bedrooms; row houses for large families; kitchenette suites for couples and single occupancy. The most typical rents (for one and two bedroom flats) would be $25-30 a month, but the range for the whole project would be from $15 to $40 a month. Tenants would be eligible only below a fixed income level (e.g., $2400).

5. Features of the flats would be balconies, covered play space at ground level, ample storage, built-in shelves and cupboards, combined refrigerators and electric range, laundry facilities on the roof. The row houses would have gardens, extra bathroom and other facilities. The basic material is reinforced concrete, with plywood panels and other easily-used materials for interiors and fittings. Most of the dwelling amenities are the product of carefully considered design, and would not incur extra cost. In one section of the ample open space, an area would be reserved for garden allotments.

6. All the units in which young children would be living would be inside the ring road encircling the project, being thus protected from traffic. In the central area, provision is made for playground space, a wading pool, grass and trees; a small shopping unit, health and welfare offices, administration, power station and fire station. The community centre is planned as a special meeting-place for the whole area, open to

1961-4461

all residents, clubs, church and cultural groups in the district. A site is reserved for a new school in the eastern half of the new area, while Strathcona School, relieved of the overcrowding on its present site, would serve the western half. Provision is likewise made for two modern nursery school buildings. Tree belts could be planted, particularly on the southern and eastern borders, to screen the district from industry, highways, etc.

7. The whole project has been carefully planned so that it could be developed in four stages. The first stage, taking advantage of existing open space, which is almost all owned by the city already, would involve no demolition and would displace nobody. The fourth stage would involve the major changes, both in removing existing properties and constructing the chief community buildings, so that these could be planned for well in advance. The largest number of housing units would be built in the second and third stages. These stages could be accelerated, or spread out over a number of years: but it is essential that the project should be organized as a whole so as to realize the economies of standardized construction.

8. Good management is the essence of a public housing project; and a detailed exposition is given of the administrative features which experience has proved to be desirable. Besides the setting up of a properly-constituted Housing Authority, these include qualified managerial personnel; clear-cut arrangements for registration and eligibility; a graded rent system to relate rents, as simply as possible, to income and family size; encouragement of tenant participation and tenant initiative in health, welfare and recreational activities; tenant representation and consultation on appropriate matters; and a well-organized information service.

9. The land costs of the scheme are much influenced by the special provisions which apply, under the National Housing Act, to slum-clearance projects. If land is acquired for this purpose, the Dominion Government will reimburse the city for one-half of its excess cost. Compared with many other cities, the land in question is comparatively cheap; but it has a higher value than new, unserviced land on the outskirts. Careful consideration has been given to the factors relating to the present site (including assessed valuations over a period of years, provision for special cases, demolition expenses, etc.) before the figure of $2,587,500 was arrived at. On the basis that ordinary land for this quality of housing would cost around $1,000,000, the excess cost of the Strathcona land is put at $1,600,000. One-half of this would be assumed by the Dominion Government; the British Columbia Government has also undertaken (since 1946) to assist municipalities in the same proportion (one-half) in meeting their share of the acquisition and clearance costs for slum rehousing projects. In effect, this means that the City of Vancouver in launching this project makes itself eligibile for capital grants for land improvement totalling $1,200,000.

10. The construction cost of the total project, finally arrived at after several revisions, is $15,000,000 for the minimum plan. This would provide housing of seven types for a population of nearly 7000, in a neighbourhood setting with all the utilities, at an average cost of less than $6000 a family, or about $2150 a person. This includes the administration unit, the stores, the power station and service tunnels, the community centre, and essential site preparation (but not the fire station, the schools, and the health centre). The method of construction proposed is virtually permanent, and centralized utilities, community layout, and project management all make for efficiency. It is quite reasonable, therefore, to finance this project on the 50-years amortization basis which is proposed.

11. Under the current terms of the National Housing Act, the construction cost could be financed by long-term joint Dominion-Provincial loans on a 75-25 ratio. The average rate of interest on such loans should not greatly exceed 3 per cent; and the annual principal-and-interest payments for such borrowings would amount to about $583,000 a year.

1561-4461

12. The final balance sheet for the project depends on the rents charged, management and maintenance costs, and the amount of property taxes paid by the reconstructed area to the city. Unlike low-rent housing in the United States and many Wartime Housing units in Canada, it is planned that this project should pay full municipal taxes. The amount proposed, $250,000, would be more than twice the revenue the city is receiving at the present time, even from the larger (survey) area.

13. Even with low rents--the only kind which can be charged if this project is to fulfil its purposes--the annual revenue accruing to the Housing Authority would cover a substantial proportion of its expenses. But a subsidy would of course be necessary, of somewhat under $500,000 a year for the fully-developed project. The 1949 amendments to the National Housing Act provide for absorption of losses on rental undertakings in federal-provincial proportions of 75-25; and it is assumed for the Vancouver project that the City would bear half the Provincial share of cost. On this basis the City would furnish $62,500 to the Housing Authority, the Dominion $375,000, and the Province the balance of $62,500. These subsidies, it must be noted, would permit the rehousing of seven thousand people.

14. The net position for the City (which should be considered separately from the Housing Authority) would be a definitely favourable one. Its annual amortization expenditure for the equivalent "normal value" of the land, its share of the "excess costs" of redevelopment, and its proportion of the rent-reduction subsidy, would amount to around $130,000. This would be met, and more probably exceeded, by the net increase in taxes receivable from the reconstructed property.

15. This situation would, of course, be possible only by virtue of Dominion and Provincial aid to the City. The justification of this aid, particularly in view of the restricted borrowing powers and sources of revenue of municipal governments, is set out in the report. The elimination of slums and their toll of human misery from the heart of our growing cities will not be achieved in any other way. "It is necessary to find a formula which will achieve the required results without involving cities in heavy net expenditures; and preferably one which will yield positive returns for new investments." The returns must be seen in welfare terms and healthier cities, not solely in dollars and cents. "Such a formula is not a set of 'hand-outs', but a wise and justifiable use of the resources of the three levels of government."

1944-1951

By-law No._____

THE COUNCIL OF THE CITY OF VANCOUVER in open meeting assembled enacts as follows:

1. This By-law may be cited as the Lodging House By-law.

2. In this By-law, unless the context otherwise requires, the following words, terms and expressions shall have the respective meanings hereinafter assigned to them, that is to say:

(a) "Housekeeping Room" shall mean a room in a Lodging-house which is rented or occupied or intended to be rented or occupied and which is provided with a sink ~~and~~ cooking appliances.

(b) "Sleeping Room" shall mean a room rented or occupied or intended to be rented or occupied, which does not contain any cooking appliances or sink.

(c) "Housekeeping Unit" shall mean two or more rooms used or intended to be used as living quarters for not more than one family, and shall contain, besides the cooking appliances, one sink, one water closet, one wash basin and one bathing unit.

(d) "Lodger" shall mean a person occupying any rented room or rooms in a lodging-house.

(e) "Lodging-house Keeper" shall mean a person who operates a Lodging-house and includes the person named in any license issued under this By-law.

(f) "Bathing Unit" shall mean either a bath or shower provided with both hot and cold running water for bathing purposes; each bath and shower room shall be so constructed that complete privacy and dressing area may be enjoyed by the person using the same.

1961-1944

(g) "Sanitary Facilities" shall mean any water closet, urinal, bath, shower, sink or wash basin and shall include the room where such facilities are installed.

(h) "Lodging House" shall mean any building or portion thereof, which is used or maintained for the purpose of renting living accommodation of three or more rooms, and shall include a hotel, rooming house, boarding house, and cabins. Every room in a lodging house shall be deemed to be either a "housekeeping room" or a "sleeping room" as defined herein.

(i) "Medical Health Officer" shall mean the Medical Health Officer for the City of Vancouver for the time being and shall be deemed to include an officer, official or employee acting for or in his place, and also his lawful assistant or assistants.

3. No person shall keep or operate any lodging-house or receive a lodger therein until such person has procured a license from the City so to do, and shall have paid therefor the fee specified in Schedule "A" of this By-law, which fee shall in all cases be paid in advance, and every person shall be subject to the provisions of this By-law and all other By-laws of the City applicable thereto.

4. The floor area of any room rented or intended to be rented or occupied in a lodging-house for sleeping purposes shall be not less than fifty-four (54) square feet, and have not less than four hundred thirty-two (432) cubic feet of air space for each person occupying such room.

5. The floor area of any housekeeping room shall be not less than one hundred forty-four (144) square feet, provided, however, that where a sink and cooking equipment

1944-1951

is installed in a properly ventilated kitchenette of cupboard attached to or adjoining a housekeeping room, the floor area of such room shall be not less than one hundred twenty (120) square feet.

6. In every lodging-house the mean perpendicular ceiling height of each room rented or intended to be rented or occupied shall be not less than eight (8) feet, every occupied room shall be constructed to provide natural light to the satisfaction of the Medical Health Officer, by means of a window having an area at least equal to one-ninth (1/9) of the floor area of said room and capable of being opened to half its superficial extent.

but an attic room may have a ceiling height of 7½ feet for 50% of it's area.

7. (1) Every lodging-house keeper shall equip his lodging-house as follows:

(a) One wash basin for every three sleeping rooms or part thereof situate therein, said basins to be so placed as to be readily accessable to all lodgers while affording privacy to the person using the same.

(b) One water closet and one bathing unit, one basin, for every three housekeeping rooms or part thereof situate therein.

(c) One water closet for every ten sleeping rooms or part thereof, and one bathing unit for every twelve sleeping rooms or part thereof situate therein.

(d) At least two separate water closets and two separate bathing units, one of which closets or bathing units shall be provided for the exclusive use of each sex and shall be so designated.

(2) Any room in a lodging-house used to accommodate any of the sanitary facilities mentioned in subsection (1) shall be capable of adequate ventilation and artificial

1944-1951

lighting, the light fixture to be equipped with a globe of at least twenty-five (25) watts.

8. No lodging-house keeper shall rent or allow to be occupied any fire escape, closet, passage, stairway, cupboard or compartment other than a room conforming to the area and height requirements of this By-law, to be occupied for sleeping accommodation.

9. Every lodging-house keeper shall, during the hours of darkness, maintain sufficient light to afford illumination to every stairway, passage, hall, landing and fire escape within such lodging-house, to the satisfaction of the Fire Chief ~~or his~~

10. No lodging-house keeper shall permit the use of any room for the storage of combustible materials, rags, old clothes, bones, bottles or refuse of any kind within such lodging house.

11. Every lodging-house keeper shall maintain such lodging-house and the property enjoyed therewith in a thoroughly clean, wholesome manner, and free from all vermin.

12. (a) Every lodging-house keeper shall maintain his premises in such manner that all sleeping and housekeeping rooms and housekeeping units shall be free from dampness.

(b) All rooms and units rented or intended to be rented, shall be heated or provided with some appliance, heater stove or other means of heating, to the satisfaction of the Medical Health Officer. All gas appliances used for prividing heat shall be vented to the outside air.

13. All lodging-house keepers providing linen, towels, blankets and mattresses to any lodger shall maintain such articles in a clean and wholesome manner to the satisfaction of the Medical Health Officer.

14. The Medical Health Officer may order any lodging-house keeper to screen windows to prevent the entrance of

1944-1951

flies or vermin, and when so ordered, the keeper shall in stall screens to the satisfaction of the Medical Health Officer.

15. All housekeeping rooms ~~and housekeeping units~~ shall be provided with a ventilated food storage locker of not less than two (2) cubic feet and properly screened to prevent the entrance of flies or vermin.

16. When, in the opinion of the Medical Health Officer, any lodger maintains his room or unit in such a manner that the health or safety of other lodgers of the lodging house may be endangered, the Medical Health Officer may order such lodger to restore such rooms or unit and maintain the same in a sanitary and wholesome condition, or to vacate the said room or unit within a specified time.

17. Immediately any lodging-house operator becomes aware of the manufacturing, processing or packaging of any food, drink or beverage in any lodging-house for the distribution or sale to the public, he shall notify the Medical Health Officer.

18. In all cases where no specific provision is made herein with respect to a condition that may be found to exist in a lodging house, the Medical Health Officer may order the keeper thereof to place said house in a proper, sanitary and hygenic condition, and every lodging-house keeper shall follow every instruction the Medical Health Officer may make with respect to placing said lodging-house in a proper, sanitary and hygenic condition.

19. Where the Medical Health Officer finds a condition to exist in a lodging house which in his opinion is a menace to the lodgers therein, he may, by written notice, order the keeper to obtain vacant possession of said lodging-house and keep the same closed until such time as the Medical Health Officer gives permission for the re-opening thereof.

1941-1951

Any person who continues to operate any lodging-house while closed under the provisions of this section shall be deemed guilty of an offense against this By-law.

20. (a) Whenever, in the joint opinion of the Medical Health Officer, the Building Inspector and the Fire Warden, Chief any lodging-house which by reason of accident, want of repair, damage by fire or any other cause whatsoever is unfit for human habitation, the ~~Medical Health Officer~~ Building Inspector may make an order in writing requiring the keeper thereof to demolish the same within the time specified in said order.

(b) Whenever any lodging-house keeper feels he has been agrieved by an order made under subsection (a) herein, he may appeal to the Council ~~at the next regular meeting thereof~~ to have the said order amended, varied, reversed or rescinded, and the Council may make such order in the premises, amending, varying, reversing or confirming such order as it may deem expedient.

21. No lodging-house keeper shall permit any male person apparently over the age of ten years to occupy or use any room occupied as a bedroom by a person of the female sex,nor permit any female person to occupy or use any bedroom occupied by any male person apparently over the age of ten years, provided, however, this regulation shall not apply to members of the same family occupying or using a bedroom.

22. Whenever a child under the age of eighteen years not in the custody of his parents becomes a lodger in any lodging-house, the keeper of such lodging house shall forthwith furnish to the Probation Officer of the Juvenile Court of the City and the Chief Constable, a report showing the name and the last address of such child, together with a complete description of such child and his clothing.

1941-1951

23. Every lodging-house keeper shall once in every twenty-four hours satisfy himself that every lodger in his lodging-house is alive and able to call for medical aid if required, and if not, notify the Chief Constable forthwith, and shall at all times immediately report to the Medical Health Officer should he become aware of any case of infectious or contagious disease therein, or suspect any lodger or person within the said house to be suffering from an infectious or contagious disease. Such notice shall state the name and address of the person having, or believed to have, such disease, the name of the disease if known and the name and address of the person giving the notice.

24. Every lodging-house keeper shall maintain a register wherein shall be entered the name and last address of every lodger received into such lodging house, and the description or number of the room occupied by such lodger, also the date and hour of such registration ~~and departure.~~ The said ~~entries~~ shall be made in English before any lodger shall take possession of such room.

shall also be kept in English

a record of the date and hour of departure of all also be kept

25. The License Inspector, Medical Health Officer, Building Inspector, Fire ~~Warden~~ Chief, Chief Constable, or other civic officials appointed to administer or enforce the provisions of this By-law are hereby authorized to enter any lodging-house at all reasonable times, and the Chief Constable at all times, to ascertain whether the regulations and provisions herein contained are being or have been complied with, and it shall be unlawful for any person to prevent or obstruct any such official from the carrying out of any of his official duties under this By-law.

26. In every lodging-house, a printed copy of this by-law shall be maintained in a conspicuous part of the premises.

1944-1951

27. (1) Every applicant for a license to keep a lodging-house shall file with the License Inspector a written application which shall contain the following information:

(a) The full occupation, name and address of the applicant.

(b) The location and street number of the premises for which a license is sought.

(c) In what district the premises are situated under the provisions of the Zoning By-law.

(d) The number of sleeping rooms to be rented.

(e) The number of housekeeping rooms to be rented.

(f) The number of water closets in the premises sought to be licensed.

(g) The number of bathing units in the premises sought to be licensed.

(h) Whether or not the premises were licensed as a lodging-house within the last twelve months.

(2) Upon receipt of any such application, the License Inspector shall satisfy himself as to the fitness of the premises to be licensed and may, in his discretion, refuse to license any premises which he finds do not meet the requirements of this by-law, or otherwise are not suitable, fit or proper to be so licensed.

28. The License Inspector shall forthwith notify the Medical Health Officer, the Building Inspector, the Chief Constable, and the Fire ~~Warden~~ Chief when a license has been issued to keep a lodging-house, and shall at the same time forward a copy of the application.

29. It shall be the duty of the Medical Health Officer and the Fire ~~Warden~~ Chief, to inspect, during the then current year, all premises for which lodging-house licenses have been issued, and to maintain a record of such inspections.

1941-1951

30. (1) All licenses granted under this By-law, unless the same become sooner revoked, shall be for the calendar year current at the time of issuing thereof, and shall expire on the thirty-first day of December next succeeding the date of issue of same; PROVIDED that a person commencing business after the thirty-first day of July in any year may apply to the Inspector and be entitled to receive a rebate of one-half of the license fee paid by him.

(2) Every license issued under this By-law shall be made out in duplicate. One copy shall be delivered to the person licensed and the License Inspector shall retain the other copy and such person shall post his copy of the license and keep same posted, in a conspicuous place in the premises in respect of which it is issued, and anyone failing to post up such license and keep same posted shall be guilty of an infraction of this By-law, and liable to the penalties hereof.

31. The provisions of this by-law shall be deemed to be the conditions of every license issued to any person licensed to carry on, maintain, or operate the business of a lodging-house keeper within the City and under this by-law, and failure on the part of any such person to comply with any of the provisions of this by-law in that behalf shall be deemed to be a ground for the immediate cancellation, revocation, or suspension by the License Inspector of the license of such person so failing to comply with the said provisions or any of them.

32. Any person whose application for a license has been refused, or any person whose license has been revoked or suspended by the License Inspector, pursuant to the provisions of this by-law, shall have a right of appeal to the Council to be re-instated; ~~and such appeal may be heard~~

1941-1951

~~at the next regular meeting of~~ by the Council to be held after ~~such cancellation, suspension, or revocation, as the case may be;~~ and the Council may make such order in the premises amending, varying, reversing, or confirming such cancellation, suspension, or revocation, as the case may be, as it may deem expedient.

33. (1) Any person desiring to obtain a transfer of any license, or part interest in any license, held under this By-law, by him or any other person, shall make an application in every respect the same as that required to obtain a license as set forth in Section ~~33~~ 27 hereof, and the powers, conditions, requirements and procedure relating to the granting and refusal of licenses, and appeals thereon, shall apply to all such applications.

(2) Any person who shall purchase the interest of, or part of the interest of, any person licensed under this By-law in any lodging-house in respect of which a license has been issued under the provisions of this By-law, and shall carry on or continue such lodging-house without having first obtained a transfer or a new license, shall be guilty of an infraction of this By-law, and be liable to the penalties hereof.

(3) The fee payable in respect of any transfer shall be as set out in Schedule "A" of this By-law.

(4) No license shall be transferred more than once during the currency thereof.

34. Every lodging house keeper who violates any of the provisions of this By-law, or who causes, suffers, or permits any act or thing to be done in contravention or in violation of any of the provisions of this By-law, or who neglects to do or refrains from doing anything required to be done by any of the provisions of this By-law, or who otherwise does any act or thing which violates any of the

1951-1944

provisions of this By-law, shall be deemed to be guilty of an infraction of this By-law and shall be liable to the penalties hereby imposed.

35. Every person who shall, within the City, conduct, own, operate, engage in, or carry on the business of a lodging-house keeper within the provisions of this By-law, without being the holder of a license therefor, shall be liable to the City for the amount of the fee payable under the provisions of this By-law in respect thereof, and the same shall be a debt due to the City, and recoverable by action in any court of competent jurisdiction, with interest and costs.

36. Any person guilty of an infraction of this by-law shall, upon conviction thereof before the Mayor, Police Magistrate, or any two Justices of the Peace, or other Magistrates having jurisdiction in the City of Vancouver, on the oath or affirmation of any credible witness, forfeit and pay, at the discretion of the said Mayor, Police Magistrate, Justices or Magistrate or Magistrates convicting, a fine or penalty not exceeding the sum of One Hundred Dollars ($100.00) and costs for such offense; and in default of payment thereof forthwith, it shall be lawful for such Mayor, Police Magistrate, Justices or other Magistrate or Magistrates convicting as aforesaid to issue a warrant under his or their hand and seal to levy the said fine or penalty and costs, or costs only, by distress and sale of the offender's goods and chattels; and in the case of no distress, or insufficient distress, found to satisfy the said fine or penalty, it shall and may be lawful for the Mayor, Police Magistrate, Justices, or the Magistrate or Magistrates convicting as aforesaid, to commit the offender to the common gaol, or any lock-up house in the City of Vancouver, for any period not exceeding two months (with or without hard labour) unless

1561-4461

the said fine or penalty be sooner paid. For each day that a violation is permitted to exist, it shall constitute a separate offense.

37. By-laws No.'s 2576, 2600 and 3020 are repealed, but not so as to revive any provision not contained herein.

38. This by-law shall come into force and take effect on and after the date of the passing hereof.

DONE AND PASSED in open Council this day of December, 1949.

_____

MAYOR

_____

CITY CLERK

SCHEDULE "A" TO BY-LAW NO.

License Fees.

SCHEDULE "A"

Lodging House having lodging accommodation of not more than five rooms, per room.....	$2.00 per annum
Lodging House having lodging accommodation of more than five rooms but less than twenty rooms:	
First five rooms, per room.....	2.00 per annum
Each additional room.....	1.00 per annum
Lodging House having lodging accommodation of twenty rooms or more:	
First nineteen rooms.....	24.00 per annum
Each additional room	2.00 per annum

(As amended by By-law No. 3020, Jan. 1st, 1948.)

1944-1951

Draft
November 30th, 1949.

By-law No. _____

THE COUNCIL OF THE CITY OF VANCOUVER in open meeting assembled enacts as follows:

1. This By-law may be cited as the Lodging House By-law.

2. In this By-law, unless the context otherwise requires, the following words, terms and expressions shall have the respective meanings hereinafter assigned to them, that is to say:

(a) "Housekeeping Room shall mean a room in a lodging-house which is rented or occupied or intended to be rented or occupied and which is provided with a sink and cooking appliances.

(b) "Sleeping Room" shall mean a room rented or occupied or intended to be rented or occupied, which does not contain any cooking appliances (or a added kitchen sink.)

(c) "Housekeeping Unit" shall mean two or more rooms used or intended to be used as living quarters for not more than one family, and shall contain, besides the cooking appliances, one sink, one water closet, one wash basin and one bathing unit.

(d) "Lodger" shall mean a person occupying any rented room or rooms in a lodging-house.

(e) "Lodging-house keeper" shall mean a person who operates a lodging-house and includes the person named in any license issued under this By-law.

(f) "Bathing Unit" shall mean either a bath or shower provided with both hot and cold running water for bathing purposes; each bath and shower room shall be so constructed that complete privacy and dress-

1944-1951

ing area may be enjoyed by the person using the same.

(g) "Sanitary Facilities" shall mean any water closet, urinal, bath, shower, sink or wash basin and shall include the room where such facilities are installed.

(h) "Lodging-House" shall mean any building or portion thereof, which is used or maintained for the purpose of renting living accommodation of three or more rooms, and shall include a hotel, rooming house, boarding house, and cabins. Every room in a lodging-house shall be deemed to be either a "housekeeping room" or a "sleeping room" as defined herein.

Does not include Rest. House. ?

(i) "Medical Health Officer" shall mean the Medical Health Officer for the City of Vancouver for the time being and shall be deemed to include an officer, official or employee acting for or in his place, and also his lawful assistant or assistants.

3. No person shall keep or operate any lodging-house or receive a lodger therein until such person has procured a license from the City so to do, and shall have paid therefor the fee specified in Schedule "A" of this By-law, which fee shall in all cases be paid in advance, and every person shall be subject to the provisions of this By-law and all other By-laws of the City applicable thereto.

4. The floor area of any room rented or intended to be rented or occupied in a lodging-house for sleeping purposes shall be not less than fifty-four (54) square feet, and have not less than four hundred thirty-two (432) cubic feet of air space for each person occupying such room.

Per Zoning re No. occupants per room

5. The floor area of any housekeeping room shall be not less than one hundred forty-four (144) square feet, provided, however, that where a sink and cooking equipment is installed in a properly ventilated kitchenette or cup-

1941-1944

board attached to or adjoining a housekeeping room, the floor area of such room shall be not less than one hundred twenty (120) square feet.

6. In every lodging-house the mean perpendicular ceiling height of each room rented or intended to be rented or occupied shall be not less than eight (8) feet, (but an added attic room may have a ceiling height of 7½ ' for 50 % of its area,) every occupied room shall be constructed to provide natural light to the satisfaction of the Medical Health Officer, by means of a window having an area at least equal to one-ninth (1/9) of the floor area of said room and capable of being opened to half its superficial extent.

7. (1) Every lodging-house keeper shall equip his lodging-house as follows

(a) One wash basin for every three sleeping rooms or part thereof situate therein, said basins to be so placed as to be readily accessable to all lodgers while affording privacy to the person using the same.

(b) One water closet and one bathing unit and one wash hand basin for every three housekeeping rooms or part thereof situate therein.

(c) One water closet for every ten sleeping rooms or part thereof, and one bathing unit for every twelve sleeping rooms or part thereof situate therein.

(d) At least two separate water closets and two separate bathing units, one of which closets or bathing units shall be provided for the exclusive use of each sex and shall be so designated.

(2) Any room in a lodging-house used to accommodate any of the sanitary facilities mentioned in subsection

1941-1944

(1) shall be capable of adequate ventilation and artificial lighting, the light fixture to be equipped with a globe of at least twenty-five (25) watts.

8. No lodging-house keeper shall rent or allow to be occupied any fire escape, closet, passage, stairway, cupboard or compartment other than a room conforming to the area and height requirements of this By-law, to be occupied for sleeping accommodation.

9. Every lodging-house keeper shall, during the hours of darkness, maintain sufficient light to afford illumination to every stairway, passage, hall, landing and fire escape within such lodging-house, to the satisfaction of the Fire Chief.

10. No lodging-house keeper shall permit the use of any room for the storage of combustible materials, rags, old clothes, bones, bottles or refuse of any kind within such lodging-house.

11. Every lodging-house keeper shall maintain such lodging-house and the property enjoyed therewith in a thoroughly clean, wholesome manner, and free from all vermin.

12. (a) Every lodging-house keeper shall maintain his premises in such manner that all sleeping and housekeeping rooms and housekeeping units shall be free from dampness.

(b) all rooms and units rented or intended to be rented shall be heated, or provided with (some appliance, heater stove or other) means of heating to the satisfaction of the Medical Health Officer. All gas appliances used for providing heat shall be vented to the outside air.

1941-1944

13. All lodging-house keepers providing linen, towels, blankets and mattresses to any lodger shall maintain such articles in a clean and wholesome manner to the satisfaction of the Medical Health Officer.

14. The Medical Health Officer may order any lodging-house keeper to screen windows to prevent the entrance of flies or vermin, and when so ordered, the keeper shall install screens to the satisfaction of the Medical Health Officer.

15. All housekeeping rooms and housekeeping units shall be provided with a ventilated food storage locker of not less than two (2) cubic feet and properly screened to prevent the entrance of flies or vermin.

16. When, in the opinion of the Medical Health Officer, any lodger maintains his room or unit in such a manner that the health or safety of other lodgers of the lodging-house may be endangered, the Medical Health Officer may order such lodger to restore such rooms or unit and maintain the same in a sanitary and wholesome condition, or to vacate the said room or unit within a specified time.

17. Immediately any lodging-house operator becomes aware of the manufacturing, processing or packaging of any food, drink or beverage in any lodging-house for the distribution or sale to the public, he shall notify the Medical Health Officer.

18. In all cases where no specific provision is made herein with respect to a condition that may be found to exist in a lodging-house, the Medical Health Officer may order the keeper thereof to place said house in a proper, sanitary and hygienic condition, and every lodging-house keeper shall follow every instruction the Medical Health Officer may make with respect to placing said lodging-house in a proper, sanitary and hygienic condition.

1941-1944

19. Where the Medical Health Officer finds a condition to exist in a lodging-house which in his opinion is a menace to the lodgers therein, he may, by written notice, order the keeper to obtain vacant possession of said lodging-house and keep the same closed until such time as the Medical Health Officer gives permission for the re-opening thereof. Any person who continues to operate any lodging-house while closed under the provisions of this section shall be deemed guilty of an offense against this By-law.

20. (a) Whenever, in the joint opinion of the Medical Health Officer, the Building Inspector and the Fire Warden, any lodging-house which by reason of accident, want of repair, damage by fire or any other cause whatsoever is unfit for human habitation, the Medical Health Officer Bldg Insp. ? may make an order in writing requiring the keeper thereof to demolish the same within the time specified in said order.

(b) Whenever any lodging-house keeper feels he has been agrieved by an order made under subsection (a) herein, he may appeal to the Council at the next regular meeting thereof to have the said order amended, varied, reversed or rescinded, and the Council may make such order in the premises, amending, varying, reversing or confirming such order as it may deem expedient.

21. No lodging-house keeper shall permit any male person apparently over the age of ten years to occupy or use any room occupied as a bedroom by a person of the female sex, nor permit any female person to occupy or use any bedroom occupied by any male person apparently over the age of ten years, provided, however, this regulation shall not apply to members of the same family occupying or using a bedroom.

1561-4461

22. Whenever a child under the age of eighteen years not in the custody of his parents becomes a lodger in any lodging-house, the keeper of such lodging house shall forthwith furnish to the Probation Officer of the Juvenile Court of the City and the Chief Constable, a report showing the name and the last address of such child, together with a complete description of such child and his clothing.

23. Every lodging-house keeper shall once in every twenty-four hours satisfy himself that every lodger in his lodging-house is alive and able to call for medical aid if required, and if not, notify the Chief Constable forthwith, and shall at all times immediately report to the Medical Health Officer should he become aware of any case of infectious or contagious disease therein, or suspect any lodger or person within the said house to be suffering from an infectious or contagious disease. Such notice shall state the name and address of the person having, or believed to have, such disease, the name of the disease if known and the name and address of the person giving the notice.

24. Every lodging-house keeper shall maintain a register wherein shall be entered the name and last address of every lodger received into such lodging house, and the description or number of the room occupied by such lodger, also the date and hour of such registration and departure. The said entries shall be made in English before any lodger shall take possession of such room.

25. The License Inspector, Medical Health Officer, Building Inspector, Fire Warden, Chief Constable, or other civic officials appointed to administer or enforce the provisions of this By-law are hereby authorized to enter any lodging-house at all reasonable times, and the Chief Constable

at all times, to ascertain whether the regulations and provisions herein contained are being or have been complied with, and it shall be unlawful for any person to prevent or obstruct any such official from the carrying out of any of his official duties under this By-law.

26. In every lodging-house, a printed copy of this by-law shall be maintained in a conspicuous part of the premises.

27.(1)Every applicant for a license to keep a lodging-house shall file with the License Inspector a written application which shall contain the following information:

(a) The name and address of the applicant.

(b) The location and street number of the premises for which a license is sought.

(c) In what district the premises are situated under the provisions of the Zoning By-law.

(d) The number of sleeping rooms to be rented.

(e) The number of housekeeping rooms to be rented.

(f) The number of water closets in the premises sought to be licensed.

(g) The number of bathing units in the premises sought to be licensed.

(h) Whether or not the premises were licensed as a lodging-house within the last twelve months.

(2) Upon receipt of any such application, the License Inspector shall satisfy himself as to the fitness of the premises to be licensed and may, in his discretion, refuse to license any premises which he finds do not meet the requirements of this by-law, or otherwise are not suitable, fit or proper to be so licensed.

28. The License Inspector shall forthwith notify the Medical Health Officer, the Building Inspector, the Chief Constable, and the Fire Warden when a license has been issued to keep a lodging-house, and shall at the same time forward a

1944-1951

copy of the application.

29. It shall be the duty of the Medical Health Officer and the Fire Warden, or their duly authorized representatives, to inspect, during the then current year, all premises for which lodging-house licenses have been issued, and to maintain a record of such inspections.

30. (1) All licenses granted under this By-law, unless the same become sooner revoked, shall be for the calendar year current at the time of issuing thereof, and shall expire on the thirty-first day of December next succeeding the date of issue of same; PROVIDED that a person commencing business after the thirty-first day of July in any year may apply to the Inspector and be entitled to receive a rebate of one-half of the license fee paid by him.

(2) Every license issued under this By-law shall be made out in duplicate. One copy shall be delivered to the person licensed and the License Inspector shall retain the other copy and such person shall post his copy of the license and keep same posted, in a conspicuous place in the premises in respect of which it is issued, and anyone failing to post up such license and keep same posted shall be guilty of an infraction of this By-law, and liable to the penalties hereof.

31. The provisions of this by-law shall be deemed to be the conditions of every license issued to any person licensed to carry on, maintain, or operate the business of a lodging-house keeper within the City and under this by-law, and failure on the part of any such person to comply with any of the provisions of this By-law in that behalf shall be deemed to be a ground for the immediate cancellation, revocation, or suspension by the License Inspector of the license of such person so failing to comply with the said provisions or any of them.

1961-4461

32. Any person whose application for a license has been refused, or any person whose license has been revoked or suspended by the License Inspector, pursuant to the provisions of this By-law, shall have a right of appeal to the Council to be re-instated; and such appeal may be heard at the next regular meeting of the Council to be held after such cancellation, suspension, or revocation, as the case may be; and the Council may make such order in the premises amending, varying, reversing, or confirming such cancellation, suspension, or revocation, as the case may be, as it may deem expedient.

33. (1) Any person desiring to obtain a transfer of any license, or part interest in any license, held under this By-law, by him or any other person, shall make an application in every respect the same as that required to obtain a license as set forth in Section 33 hereof, and the powers, conditions, requirements and procedure relating to the granting and refusal of licenses, and appeals thereon, shall apply to all such applications.

(2) Any person who shall purchase the interest of, or part of the interest of, any person licensed under this By-law in any lodging-house in respect of which a license has been issued under the provisions of this By-law, and shall carry on or continue such lodging-house without having first obtained a transfer or a new license, shall be guilty of an infraction of this By-law, and be liable to the penalties hereof.

(3) The fee payable in respect of any transfer shall be as set out in Schedule "A" of this By-law.

(4) No license shall be transferred more than once during the currency thereof.

34. Every lodging-house keeper who violates any of