

# How the Government Will Help You to Better Homes

**Home Improvement Plan is Still in Force. Through Its Provisions You Can Improve Your Home, While the Plan Assists You in the Financing of the Improvement.**

Literally hundreds of people in Timmings and district took advantage of the Home Improvement Plan last year to better their homes. It should be noted that the provisions of this plan are still in force and house owners can still take advantage of the H.I.P. to assist them in financing home improvement. In inaugurating the plan the government had two chief things in mind—to help relieve unemployment and to improve housing conditions in Canada. While the first need is not as pressing to-day, the matter of housing is still a vital problem for Canada.

There may be some who do not understand all that may be done under the Home Improvement Plan. Elsewhere in this issue is an article detailing some of the various home betterments that may be financed under the Home Improvement Plan. Any bank, contractor or supply merchant can give you details. Perhaps you may want the particulars before approaching anyone. In that case the following summary from The Canadian Home Journal last year based on an interview with Hon. Chas. A. Dunning, Minister of Finance for the Dominion will be found interesting as well as instructive. Here is the article in full.

## What Everyone Wants to Know

Some astute person once said that only the unknown was feared—and it seems only reasonable to go a step further and state that what we don't know about, and consequently stand in awe or fear of, we let severely alone.

Ignoring the Home Improvement Plan or letting it alone because we don't know very much about it, and consequently being a bit fearful of its implications, are things which, in a Canada trying to-day to fully re-establish itself, trying to take men off the relief roll and put them back on the pay roll, MUST NOT HAPPEN.

Possibly it is because the plan is so simple and sounds almost too good to be true that we mistrust it. There is no cause for mistrust or fear. The trouble seems to lie in the fact that the Joneses and the Smiths haven't heard much about it, they don't know what it is all about . . . the speeches didn't come in very clearly on their radio, perhaps, or they missed the issue of their newspaper which gave an outline of the plan.

As a matter of fact, general knowledge about these loans, made by banks for the most part, with money not loaned by the government, but guaranteed up to 15 per cent. by it, is sadly lacking. At a gathering of young mar-

ried people and some not so young, the subject of the Home Improvement Plan was introduced, and no one could authoritatively answer the question which arose. These people were interested. Their homes needed attention. They wanted to make certain changes which were indicated in the best interests of maintaining the value of their investment in their homes . . . but they frankly did not know what it was all about!

The man whose name was on their tongues was the Honorable Charles A. Dunning . . . He was the man behind the plan . . . His department has made the plan possible. He would know the answer.

So to Ottawa the Canadian Home Journal sent its representative, and even in the rush of the last few days before Parliament was to open, Mr. Dunning found time to see her and to answer the questions which the Smiths and the Joneses and their contemporaries were raising.

Here they are; and to put them in as concise a form as possible we will list them as questions and answers.

1. Q. What is this Home Improvement Plan?

A. "It is a plan whereby the present Session of Parliament will enact legislation enabling home-owners to arrange loans, under favorable conditions for repair, extension and improvement of existing properties."

2. Q. Who is eligible for these loans?

A. "Any owner of a home (including a farm home, apartment, or flat) in good credit standing."

3. Q. Just what is implied by the word "owner"?

A. "Anyone, man or woman, who holds a title to a home whether it is mortgaged or not."

4. Q. What is implied by "good credit standing"?

A. "One with a reputation for paying his bills promptly, and who has a reputation for being attentive to his business."

5. Q. How much can one borrow?

A. "Up to \$2000."

6. Q. For how long may the loan be made?

A. "A period not exceeding three years."

7. Q. How does one repay it?

A. "In equal monthly instalments over the period best suited to the borrower's financial condition."

8. Q. How much will the use of the money cost?

A. "A discount rate of 3 1/4 per cent. for a one-year loan repayable in equal

monthly instalments, and proportional rates for other periods."

9. Q. Can you give a specific example?

A. "Yes. If you borrow \$100 from the bank under the Home Improvement Plan for a one-year note, you will pay a discount charge of \$3.25, making the net proceeds of the loan to you \$96.75. Twelve monthly payments by you of \$8.34 each will completely discharge the loan. No service or other charges may be made by the lending institution."

10. Q. For what purposes must the money be used?

A. "Borrowers will be required to state the purpose for which the money is intended, and undertake that it will be used for no other purpose."

11. Q. What do those responsible for the plan include in the term "Home Improvement"?

A. "Alterations and additions to existing property, modernization of the plumbing, heating or lighting, purchasing of new permanent equipment, roofing, painting, interior decorating, floors, furnaces, bathroom and kitchen renovations; in fact, any project intended to modernize or improve a home already built and so add to its value. A separate garage on the same property is also considered a home improvement."

12. Q. Where can one get the money?

A. "We have made arrangements with all the chartered banks which have their local branches in or near every community in which home improvement loans are likely to be required. Arrangements are being made with a number of other companies whose business it is to finance the sale of plumbing, or other building equipment on the instalment plan and the names of these institutions which are approved from time to time will be made available to you through the literature that will be distributed by the National Employment Commission."

13. Q. Will it be difficult for me to secure a loan from my local bank manager?

A. "No. All that is necessary for you to do is to fill out an application your banker will provide, giving certain information in regards to yourself, the residential property you own and the improvement you wish to make. Your bank manager will have to be satisfied, of course, that you are the type of person who pays his debts and that your income is sufficient to meet the monthly instalments as they come due. These loans are intended to be based on character and income, not on collateral security."

14. Q. Is a mortgage taken on my property?

A. "No."

15. Q. Must I provide an endorser before the loan is made?

A. "No. All you give is your promissory note."

16. What should be the first step in obtaining a loan?

A. "You should first consult a building contractor or, if you intend to do your own work, a building supply firm. Having obtained an estimate of the cost of making the improvements you have in mind, or of the materials if you intend to do the work yourself, you will then know how much you will need to borrow. You may be able to pay in cash out of your own savings for part of the total cost, but the fact that you may need to borrow the full amount will not debar you from getting the loan. If you prefer to deal with your contractor only, you may authorize him to act for you in making all the arrangements for the loan."

17. Q. Would loans be made for outside improvements?

A. "Yes. In the case of city and town properties—that is, urban dwellings—the erection or repair of fences around the house or lot are included, and so are grading and landscaping, private sidewalks and curbs, and driveways. In the case of applications for the improvement of farm dwellings the erection or repair of fences is included, and farm dwellings are interpreted to include barns and out-buildings."

18. Q. Will these improvements increase taxes?

A. "Prohibiting tax increases on properties improved under the Home Improvement Loan Plan is not within the jurisdiction of the Dominion Government, but many municipalities have already signified their desire to cooperate by not assessing as taxable the improvements made under this plan."

That brought us to the end of the list of questions brought up by the Joneses and the Smiths, and we indicated this fact to Mr. Dunning, thanking him for his patience in answering the queries.

"In working out the financial details we had only two objectives in mind," said Mr. Dunning. "First, to make the plan as simple as possible; and, second, to provide funds at the minimum cost. I think you will agree that the financial plan could not very well be more simple than it is, for we have eliminated what many are pleased to call 'government red tape,' and we have also reduced necessary cost to the minimum. The plan is now in operation. The lending institutions are willing to do their part. You can go to them with every assurance of a sympathetic and helpful hearing. If you can satisfy the very fair and reasonable requirements which I have outlined, you can secure a loan to improve your property and increase its value without financial strain. At the same time, you will have helped your country and your community by aiding in taking men off the relief rolls and putting them back on pay rolls, which is important!"

## HOW TO STOP DRAFTS ON THE FLOOR OF THE HOME

Drafts along the floors are often caused by a space which appears between the flooring and the baseboards. Other cracks may be found around the window and door frames by removing the frames. Packing these open spaces with felt and plastic cement, and then replacing the trim will reduce these drafts materially. If spaces behind the frames are unusually wide, first apply strips of white pine, then fill in with the felt and cement. Plastic cement is also known as caulking putty and can be obtained from your hardware store or building materials dealer.

## IF YOUR CEILING APPEARS TOO HIGH

If your ceiling is too high, have the colour of the ceiling come down part of the wall to a moulding, or have a wainscot in a different colour from the wall, or have wallpaper above the wainscot. A horizontal motif wallpaper will also reduce the height of the ceiling and make the room look larger.

## HOW TO MAKE A SMALL ROOM SEEM LARGER

If the room is small, or if the walls are broken up by too many windows and doors, paint the woodwork the same colour as the wall, and have the draperies also match. This will give an effect of unbroken wall spaces and make the room look larger and more restful. It is also better not to use mouldings as a point of decoration in a small room or one with irregular wall space.

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