

Important Features in the National Housing Act

Books of Plans Available from Department. Other Service Offered.

Several important features in relation to the application and facilities of the enlarged and revised National Housing Act were ably outlined recently at a well attended meeting in Sarnia, Ont. The special speaker was R. W. G. Card, of the Department of Finance, Ottawa, who said in part:

It is a great pleasure to come here today, the more so since it is through your invitation that I am here rather than because the Department decided to hold a meeting I see that your city council has already made application for, and obtained approval of, participation for, and obtained approval of, participation under Part 3, of the National Housing Act. It is a very refreshing example of municipal progressiveness. This part of the Act has to do with assistance to the owners of newly constructed small houses in the payment of municipal taxes; and now that you have passed the necessary bylaw it means that every person building a house in Sarnia, between June 1st, 1938, and December 31st, 1940, the total cost of which (including land and all other charges), is under \$4,000, will receive 100 per cent of municipal taxes for the first year in which the house is taxed, 50 per cent for the second year, and 25 per cent for the third year. The taxes which will be paid include general real estate tax and school taxes. The basis on which the tax to be paid is calculated, is the increase occasioned by the construction of the house. Taxes which would have been levied on the lot regardless of whether the house was built, are not included.

Two Important Points

There are two points I would bring to your attention in regard to this:

1. The house need not be built under the National Housing Act. Every new house is eligible if the cost is under \$4,000.

2. The house need not be built on one of the cheap lots offered for sale by the city. It can be built on any lot. It must be occupied by the owner.

The Government has done so much for the construction industry lately that a brief summary of some of the items may be the best way of impressing it upon you.

1. National Housing Act, Part 1. This has to do with financing homes for the average citizen.

2. National Housing Act, Part 2. This provides money at 1 1/2 per cent, and 2 per cent, for low-rental houses in the larger communities.

3. National Housing Act, Part 3. This provides a tax subsidy on certain houses, as I have already outlined.

4. The Housing Administration Plans. Not only have two plan books been made available, but working drawings of a number of lower cost houses have been prepared and may be purchased from the Department at \$10 per set.

5. The memorandum specifications (1939 edition, 10 cents) is one of the most useful booklets published in Canada for the guidance of the home builder. Whether you are building under the Act or otherwise, no person should build a house without reading a copy of it. It has gone through five editions and the latest one contains the experience of several years of use, and facts gathered from the building of over 7,000 houses.

6. National Building Code. This code, which will be issued shortly, is a standard and guide to all communities throughout Canada, and will help to unify building practice, assist smaller communities in drawing up their building bylaws and raise the standard of building throughout the Dominion.

7. Removal of Sales Tax from certain building materials used in house construction. This has meant a definite lowering of building costs.

Home Improvements

8. The Home Improvement Plan. Under this Act a large sum of money has been made available for alterations, additions and repairs to existing homes. Under it, the builder gets the advantage of being paid for his work as soon as the job is done, and the home owner has the advantage of paying for the work on the deferred payment plan.

The Sarnia district has already made use of these various Acts, and it is in the hope that an even greater volume of business may result that today's meeting has been arranged.

The following are the totals of Home Improvement loans in Sarnia, up to Dec. 31st, 1938.

Total of loans, 354; amount \$109,248.20.

Under the National Housing Act the figures are:

Sarnia and district, 14 loans, totalling \$51,040.

I am sure that under the influence and guidance of the Sarnia Housing Committee the figures for 1939 will show an even greater increase, to the benefit of the whole community.

Care Must Be Exercised

I would like to close with a word of caution, to the effect that care must be exercised to see that all who propose to make use of the National Housing Act are going to benefit by it.

While there is a need for more houses, there is a definite limit to the number which can be absorbed per year, in any given community.

The need for new houses is governed by the following factors:

1. Increase in population, or variation in population trends.
2. Depreciation or obsolescence of existing homes.
3. The gradual rise in the standard of living.
4. A change-over from renting to home ownership.
5. The introduction of some new industry.

Anything which exceeds these demands is wrong, but anything which helps us to keep up with them deserves our urgent support.

Should Not Force Matters

If a man has not the income, steadiness of employment, money for a down-payment, or a suitable lot, there is no use trying to force him into the home-owning class. The National Housing Act, Part 1, is not an invitation to proceed recklessly with building construction for the sake of building. It is a carefully thought-out plan to improve the financial set-up of home ownership, to the lasting benefit of the homeowner, the builder, and the whole community.

In reply to a question, Mr. Card said: "It should not be too readily assumed that all low-rental housing has been an unqualified success in Great Britain and the U.S. That there is a need for such housing in some parts of Can-

ada, nobody could deny, but it called for careful safeguarded progress, in order that its value might be permanent rather than temporary. The government has offered a generous subsidy in the form of low-interest-rate money for such housing, but it is coupled with the very reasonable requirement that the local authorities should also show their good faith by making or corresponding subsidy in the form of partial tax exemption."

Insuring the Mortgages

Two other questions were: "Does the Department make any arrangements to insure the mortgages so that in the event of the death of the husband the house would become the property of the widow?" "and did the Department realize that every new house built made it harder to rent the existing homes?"

Mr. Card said these questions were outside the Act. In regard to insurance it was an interesting idea and could be arranged privately. It was frequently used in Britain. In regard to the effect of building new houses and lowering the value of old houses, this was a natural process which always occurred and should be met by allowing a suitable amount per year for depreciation and obsolescence of all property, especially rented property.

Comfortable Homes Mean Contented Happy People

(By Richardson Wright)

There are signs, too, that many new homes will be built this spring and many a room grown shabby or out of style refreshed. No surer indication of the prosperity and forward-looking spirit of a people exists than that which centres about its homes. Let them slip backward and the whole nation lowers its morale.

A house newly painted, fresh, crisp new curtains blowing from a window, a rose arched over a doorway, children playing on the lawn, a woman fussing with her flowers to bring them to perfect bloom, a man, pipe in mouth, putting around his place to keep it ship-shape—these are the marks of a contented people who can look to the future assured and unafraid.

To them, as once it was to old Samuel Sewall, two centuries ago, the approach of Spring is the most important event that can happen and if swallows "proclaim" it, then they know it is close indeed.

"The glory of the house is hospitality."

TO BRIGHTEN RUGS AND CARPETS

To brighten your rugs and carpets wipe over with a cloth wrung out of lukewarm water that has a half cup of vinegar and a half teaspoonful of ammonia in it. When threads wind around the vacuum brush, clip them and they'll come out easily. To keep these brushes stiff and clean, wash weekly in soda water and dry in the sun.



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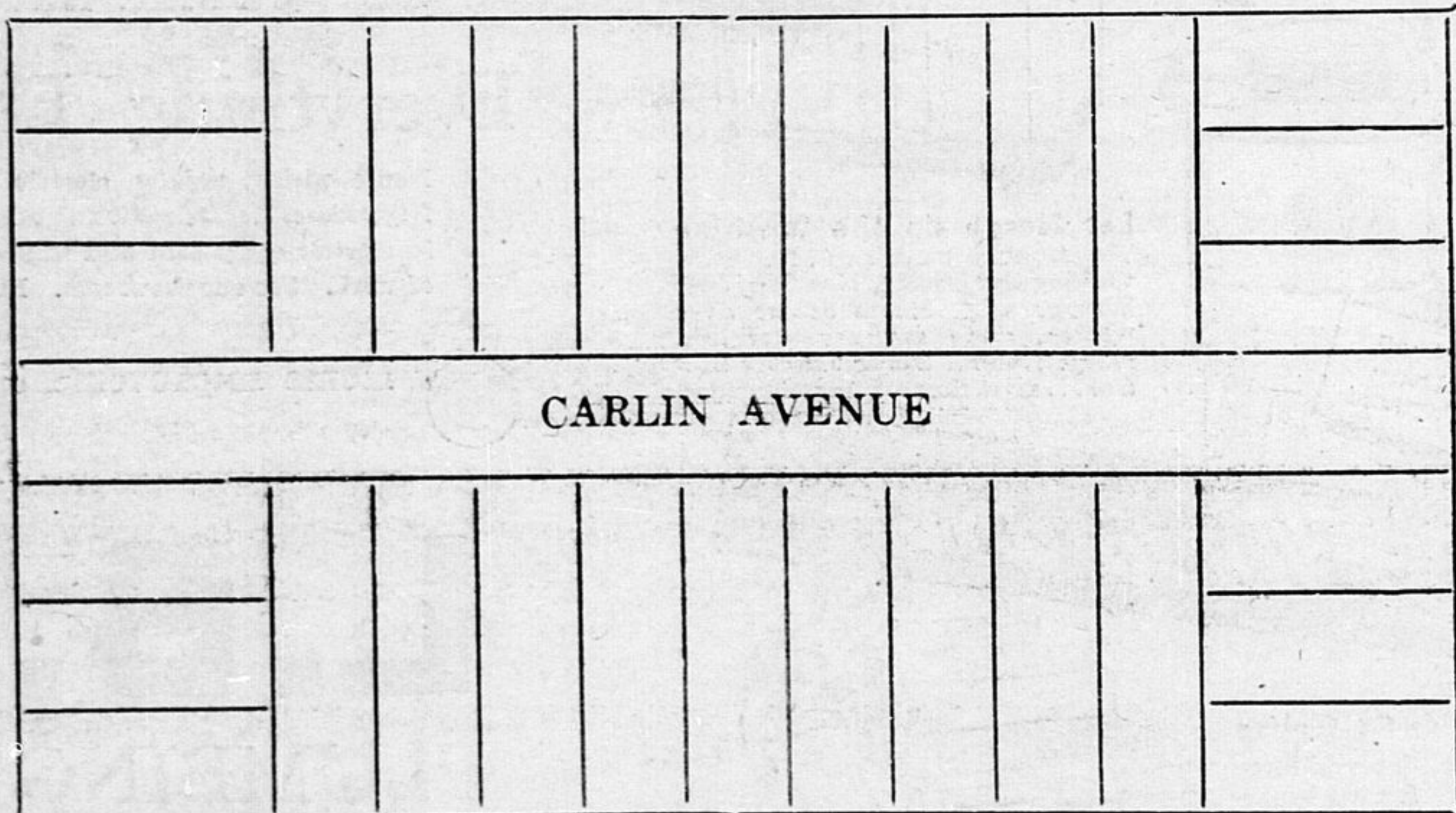
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