

## Some Cities Having Good Homes Costing as Little as \$2,500

### Canada Has Housing Problems to Face.

Canada is facing to-day a problem that faced European countries and the United States after the last war, a vital need for better housing, according to social workers, officials of the National Housing Administration at Ottawa and representatives of municipal governments. The problem, authorities agree, is not one that can be shelved until the war is over, nor is it one that affects only one class of society.

Most evident need, particularly in the larger cities, is for slum clearance and provision of clean, sanitary homes for slum dwellers. But the need does not stop there. There is an equally great need for suitable low-cost homes for the large class of small or average wage earners who are able and prepared to pay for suitable homes provided financing is made possible and modern, practical small homes are available. Both these problems are receiving more attention now than they have received for many years and better housing is accepted as a national policy and a war-time, as well as peacetime, necessity.

While slum conditions in Canada do not in many cases approach the very bad conditions existing in most European countries after the last war there are still some "sore spots" in Canada that require immediate attention. In Montreal recently slum conditions were brought very forcefully to public attention through a series of unposed photographs in a week-end newspaper and very strong interest was aroused in the city's municipal housing plan which is already in formation. Under this plan the city, working under the National Housing Act, has a project under consideration to provide new, modern housing units for approximately 30,000 citizens. In addition there are small housing developments in the surrounding districts which promise some relief for slum dwellers.

Toronto, "the city of homes," is not entirely free from slum conditions, either, and considerable attention is being paid there to the need for improved housing. Hamilton, Windsor, Winnipeg, Vancouver and other cities each have their own housing situation to remedy and in slum clearance alone there is a gigantic field for constructive effort.

Apart altogether from the slum problem which is vitally important to the health and productive abilities of the nation, there is the growing problem of efficient, modern housing for the large white collar class. It is this section of the population at which the National Housing Act is chiefly aimed. Discussing the housing situation in Canada and the efforts made to solve existing problems in this field, F. W. Nicolls, director of the National Housing Administration in Ottawa, declared that the housing act had solved the problem of financing by making possible 80 or 90 per cent loans on new homes with a 20 year repayment plan. This means, he explained, that for a \$3,000 house the prospective builder may only pay in cash as little as \$300, with monthly payments running at approximately \$20 for the 20-year period.

Having solved the financial problem Mr. Nicolls added, it is now up to the building industry to make good, practical homes available at that price. A few years ago that would have been next to impossible. Home building was then a disorganized business. To-day, however, attractive, efficient and entirely modern and practical homes are being built for much less than \$3,000. In every province in Canada these new homes are going up, built under the most modern principles, making use of factory-fabricated insulated sidings, instead of more costly brick or stone exteriors, insulboard interior finishes practical for painting or as plaster base, and with weather textured asphalt shingle roofings. These homes are double insulated, low in heating and upkeep cost and designed for Canadian climatic conditions.

In at least three large suburban districts in Canada homes of this type are under construction now and are costing as little as \$2,500 complete with the land. While a \$2,500 unit cost is

too high for slum clearance dwellings, construction of similar homes on city-owned property, built in large quantities would mean a considerable reduction in cost. In addition electric fireplaces, hard wood floors and other conveniences could be eliminated bringing the cost down to a figure where monthly rentals of \$10 to \$12 would be possible.

## Advice to Borrowers Under the National Housing Act

### Application Must be Made Prior to Start of Construction.

Prospective borrowers are warned that application for a National Housing Act loan must be made prior to the start of construction. If construction is commenced before final written approval is received, the borrower does so at his own risk. If the minimum standards of construction and the memorandum specifications are not strictly observed the borrower is not eligible for a National Housing Act loan.

If the borrower wishes to proceed with the construction he may do so at his own risk up to a certain point. He may excavate, lay the footings, build the basement walls, and after inspection by the lending institution inspector, he may complete waterproofing and back-filling. Up to this point he is eligible for a National Housing Act loan, but he must not proceed any farther; otherwise the loan cannot be granted. As soon as final approval is received he may proceed with the construction.

If the borrower has signed his loan application prior to the start of construction, and his plans and specifications are complete and comply with all National Housing Act requirements, then he may be reasonably sure that final approval will be granted before the construction has reached the point outlined above. However, if the plans and specifications do not comply in every respect, then he must understand that the responsibility for the delay in approval rests entirely upon him.

## More People Could Own Their Homes If They Decided

### How to Go About the Business of Building Your Own Home.

In the early days of this century you had to have the money, or at least a good share of it, to build a new house. In those days investment capital sought greater return than it believed it could get by placing money in people's homes, says "Building in Canada."

Canada's old pioneering days are over. This country has become convinced that well-built homes occupied by their owners form one of the safest most secure and conservative investments as well as a great bulwark against foreign "isms." This is the reason home ownership to-day differs so vastly from just a few years ago... good homes are good investments for everyone... a greater measure of security and happiness for the individual, the community, and the state.

The prime requisite for the purchase of a new home to-day is a steady pay envelope. The size of the envelope is of less importance than the fact that you have it and are interested in regularly using a part of it, perhaps a fifth or a fourth, to pay for and to maintain your own home. Given the envelope... you can have the house.

Most people who know best agree that twenty to twenty-five per cent of the monthly family income is the most which should be paid out for shelter. This is a point to remember.

Your first step, therefore, is to discover how much you can safely and wisely spend for your new home. It is almost as foolish to under spend as to over spend, since both may lead to dissatisfaction. Estimate your ability to pay for a home with restraint. Don't guess at the raise your boss may give you three or four years from now. Far better to improve or add to your home in the future.

With this accomplished you are in a good position to talk facts and figures. You know where you are going, and can give your local architect, builder, or lumber dealer a clear picture of just what kind of a house you want and can afford. Building your own home is one of life's happiest and most fascinating experiences. Don't go through your life without owning your own home.

## Urges "Weeding-Out" at the Home This Spring

(By GRACE ELLIS)

Are you a victim of Chronic Disorder—a family rash of "Where-iz-it's?"

I'll bet my best bonnet every one of us has Chronic Disorder right now in half a hundred spots in our homes. So let's—this housecleaning season—wake up and weed out, excavate the catchalls and demand that each article give service or gracefully accept oblivion. Nothing can cut slyer chunks from smooth family living than things and arrangements that repeatedly annoy. The success-feeling, modern psychologists say, actually generates success; the feeling of failure induces failure.

Maybe it's that collection of receipts to be thumbed through in a fumble for the checkbook. Or the honeymoon-sized bathroom cabinet forever spilling forth present toiletries for five. Or merely a kitchen gadget which has never "gadged," but stubbornly hogs valuable space. Let's aim for success at home.

Whatever it is, now's the season to go after it. Weed out the wobblers, ferret out the frustraters, chase the seldom-used's from front-seat positions. Let's make every home-storage spot, every cabinet, drawer, and cupboard, a quiet contributor to smooth family living.

### FOR BEDROOM CURTAINS

Then for hold-backs to use with the new bedroom curtains in figured organ-dies and nets, use bunches of artificial flowers, colored glass fruits, crystal flowers and leaves, white wire, mirrors, or toile.—Margaret Wood.

Every house should have a library of some sort—even though it is but a few shelves set aside for books.

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