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## HOUSING IN ONTARIO

### Results of Last Year's Operations Show That Houses Can Be Built At Moderate Prices—A Guide For Kingston.

The report of the Bureau of Municipal Affairs for Ontario on Housing in 1919 is of special interest to Kingstonians, because the fight which was waged in the city council last year centered around the probable cost of building dwelling houses for working-class families. The chief objection taken to the housing scheme presented was that it would not be possible to build houses at the figures named in the Ontario Housing Act. It was said that Kingston as a municipality would be liable for a heavy loss in some cases should the citizens obtaining loans default in their payments. These points are so admirably covered and refuted by official figures and statistics that it is worth while to bring the report before the notice of the people of Kingston. There is a possibility that the Drury Government will extend and carry on the Ontario Housing Act, and in that case the results obtained in other cities will prove of value to the citizens and council of Kingston in deciding what steps shall be taken to meet prevailing housing shortages.

In all ninety-nine municipalities passed a by-law to come under the provisions of the Ontario Housing Act. Of these, nineteen were cities, forty-nine towns, seventeen villages and fourteen townships. Sixty-eight municipalities have already constructed houses, and all contemplate construction on a much larger scale in 1920, so satisfactory has been the result. The total amount appropriated by municipalities during the year was \$10,629,000, and it is estimated that over \$8,000,000 more will be needed to carry out the plans for 1920.

In the majority of the municipalities coming under the act, the municipality appointed a commission and made the loans to individuals desiring to build houses. In some cities and towns, however, housing companies were formed to carry out the provisions of the act. Municipalities adopting this plan were Hawkesbury, Hamilton, Fergus, Ingersoll, Listowel, Kitchener and Waterloo. In these cases large loans were made to the companies at five per cent interest, and houses were built in large number on a standard plan, with deviations only in exterior appearance. This meant a great saving in cost and a consequent reduction in the price of building.

**The Costs of Building.**  
The report of the bureau gives a detailed statement of the cost of building in the various municipalities which came under the provisions of the act. These figures show that it is possible to build houses of solid construction, of a size suitable for working class families, at a price which will come well within the means of working men. The high rents which are at present being paid for all classes of property have to be met by working men, and in paying them the landlord is pouring money into the landlord's pocket. But in most cases it has been found that the monthly charges of all kinds on houses built under the Ontario Housing Act are less than the average monthly rental for houses of the same type in the locality. The following detailed statement of what other municipalities have done should serve to prove that, unless there are some unusual factors in Kingston which make building costs very much above the average, the Ontario Housing Act would be of great benefit in this city, in enabling working men to secure their own homes at moderate prices and on easy terms.

**Acton.**  
In the municipality of Acton the Housing Commission purchased seven lots for building purposes at a cost of \$236.71 per lot. So far only one house has been completed. This was a six-roomed, brick veneer dwelling, and it was built at a cost of \$3,000. More houses are to be built during the present year.

**Barton Township.**  
In Barton township twenty-four houses in all were built by the Housing Commission. Of these, ten were five-roomed, solid brick dwellings, built at an average cost of \$2,218 each. The remaining fourteen were six-roomed, solid brick houses, and they cost, on an average, \$2,885. In addition to these, four more applications were made to build six-roomed, solid brick houses at an average cost of \$2,836.50.

**Beaverton.**  
The municipality of Beaverton has not yet built on a large scale, only two houses being completed so far. These were both six-roomed, brick-veneer dwellings, and cost \$2,750 each.

**Bellefleur.**  
The work done in Bellefleur during 1919 was of a more or less experimental nature. Only two houses were built, both of them being six-roomed dwellings. These two houses cost a total of \$4,700, averaging \$2,350 each. Three applications were made for loans to build six-roomed dwellings at a cost of \$3,000 each. For 1920, the Bellefleur city council has asked for an appropriation of \$100,000 to carry on building on a larger scale.

**Brampton.**  
Only one house has been completed in Brampton so far, this being a six-roomed, brick-veneer dwelling, constructed at a cost of \$3,000.

**Brantford.**  
The municipality of Brantford built on quite a large scale in 1919. The housing commission purchased ten lots at a cost of \$200 each, and in addition many loans were made to people already in possession of lots. Four five-roomed, solid brick, hollow tile or concrete houses were built at an average cost of \$2,750 each. Twenty-four solid brick, hollow tile or concrete houses of over six rooms were built at an average

cost of \$2,312.50. Six other large solid brick houses, of special design and construction, were built at a cost of \$4,250 each. These included the value of the land in the price. The operations have been so successful that the commission is now considering the purchase of a large block of land for building purposes, and loans for five more houses have been approved.

**Brantford Township.**  
The Township of Brantford, taking its cue from the city, also went into the building business. Nine houses in all were built. Two of these were four-roomed, clapboard finish, and cost \$2,100 each. Two were six-roomed frame houses, with stucco finish, and cost \$3,000 each. Three were six-roomed, brick veneer, costing an average of \$2,833.33 each. These three houses were of a standardized type, and the cost was thereby reduced considerably. The two others were hollow tile dwellings of over six rooms, and cost \$3,000 each.

**Capreol.**  
Fourteen six-room frame houses, with clapboard finish, were built by the municipality of Capreol. These cost a total of \$41,000, or an average of \$2,928 for each house.

**Cochrane.**  
In the town of Cochrane fourteen dwellings of various sizes and types were erected. One was a five-roomed frame house with stucco finish, costing \$2,500; another was over six rooms and of the same construction, and cost \$3,000 each. Three were six-roomed, solid brick, hollow tile or concrete houses, and cost \$3,000. Three more were six-roomed brick veneer houses, and cost \$2,800 each. The remaining two were over six rooms, and of solid brick, and cost \$3,350 each.

**Elmira.**  
The housing commission of the municipality of Elmira purchased four building lots at a cost of \$160 each. Six houses have been erected by the commission, two of them on lots belonging to the persons securing the loan. The average cost of these houses, which were six-roomed brick veneer dwellings, was \$2,500.

**Englehart.**  
In the municipality of Englehart only three houses were completed in 1919. One was a six-roomed frame house, with clapboard finish, costing \$2,500; another was over six rooms and of the same construction, and cost exactly the same, while the third was a six-roomed brick veneer house, costing \$3,000.

**Etobicoke Township.**  
Eight six-roomed houses of various kinds of construction were built by the housing commission of Etobicoke Township at a total cost of \$24,000, making each house cost an average of \$3,000.

**Fergus.**  
In the municipality of Fergus much of the building was done by the Fergus Housing Company, Ltd., a company incorporated to operate under the terms of the Ontario Housing Act. In all eighteen houses have been completed. Two were six-roomed, frame houses, with stucco finish, costing \$2,500 each. Five were six-roomed brick veneer houses, and cost \$2,600 each. From these figures it would seem as though the increased price of lumber makes a frame house almost as expensive to build as a brick veneer house of similar size. This contention is made by the director of housing in the report, and he, therefore, advocates the building of dwellings of solid construction in preference to frame houses.

**Ford City.**  
In Ford City a total of forty houses were erected by the housing commission. Six were six-roomed frame dwellings, with stucco finish, built at a cost of \$3,000 each. Four were six-roomed brick veneer houses, and the cost was slightly less, amounting to \$2,875 for each house. Thirty-one solid brick, hollow tile or concrete houses were built from standardized plans, and the cost was thereby reduced to \$2,938.33 each. This shows the value of standardizing materials, as the cost can be greatly lessened by building a large number of houses requiring the same sizes of lumber, etc.

**Fort William.**  
In Fort William three houses were built under the Ontario Housing Act. One of these was a five-roomed, brick veneer house, costing \$2,000. The two others were six-roomed, frame houses, with clapboard finish, and the total cost for the two was \$5,500, which included

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