

# HOUSING for the LOW WAGE EARNER

REPORT OF COMMITTEE ON HOUSING  
MONTREAL COUNCIL OF SOCIAL AGENCIES

1936



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REPORT OF COMMITTEE ON HOUSING  
of the  
MONTREAL COUNCIL OF SOCIAL AGENCIES - 1936

2.

I - INTRODUCTION AND SUMMARY

The dramatic contraction in the construction industry which has extended over six years has inevitably caused a shortage of housing accommodation, with resultant overcrowding in existing houses. This situation, if allowed to continue, will undoubtedly have unfavourable results which will become cumulative. The shortage of dwelling places, coupled with the fact that any stimulation of the construction industry will undoubtedly have the effect of improving the unemployment situation, caused the Montreal Council of Social Agencies in April 1935 to appoint a committee "to study the relationship of housing to the prevention and alleviation of social problems and to establish, in general terms, minimum standards of housing."

The Committee had the advantage of studying two recent Canadian reports, one of the Lieutenant-Governor's Committee on Housing Conditions in Toronto, and the other the report of a Joint Committee appointed by the Montreal Board of Trade and City Improvement League. These reports are quite thorough and exhaustive and it did not seem desirable for the Committee to cover again all the ground which had been satisfactorily considered in these two reports. There were, however, certain aspects of the question with which it was thought the social agencies were in a favourable position to deal, and it was decided that in addition to dealing with general principles of housing certain special studies should be undertaken. The results of these studies are summarized here, and the full studies are attached.

Social welfare organizations continue increasingly to emphasize the preventive side of their work. In the field of health it is very evident that prevention is practical, economical and desirable; in the less tangible field of social morality it is believed that a great deal can be accomplished in the way of preventing social failures and misfits, and it is for these reasons that social agencies consider proper housing to be of fundamental importance.

Relationship of Housing to Health

The close association of poverty and disease has been established as a fact beyond argument. In the decennial studies of occupational mortality in England and Wales, the Registrar General has constantly found a most striking association. In the report covering the years 1921 - 1923 the Registrar General has divided occupied and retired males of England and Wales in five social classes, according to their economic status. The lowest economic group has a general mortality over 50% higher than the highest economic group and in the case of certain diseases the difference is much greater. Tuberculosis mortality of the lowest economic group is nearly three times and pneumonia mortality twice that of the highest economic group.

In the United States figures from the 1930 Census, published by the National Tuberculosis Association, show an even more marked difference. For example, the death rate of unskilled workers is nearly double that of professional people and the death rate from tuberculosis among unskilled is more

than six times that of professional workers. These figures are as correct as they can be made and can hardly be disputed. Their interpretation, however, may be open to some argument.

It is commonly believed that the concomitants of poverty-malnutrition, inadequate clothing, lack of education and improper housing - are the contributing factors in the unfavourable health record of the poor but just what part each of these four factors play is difficult to say. Sir George Newman, perhaps the most distinguished sanitarian of the day, has this to say with respect to housing. "There is no subject in the whole range of Preventive Medicine in which the evidence is so general and incontrovertible as in regard to the ill effects of bad housing upon the human organism." He cites three evils of bad housing -

- (1) Diminished personal cleanliness and physique leading to debility, fatigue, unfitness and reduced powers of resistance;
- (2) High sickness rates, particularly from communicable diseases;
- (3) High death rates and lower life expectancies.

Dr. J.G. Fitzgerald in the "Practice of Preventive Medicine" quotes the following figures:

Death Rate, etc., in Different Areas of Birmingham, England  
(5 year Period) (Robertson)

	Bad Area	Fair Area
Population	154,662	133,623
Area (in acres)	1,921	2,998
Death Rate	21.1	12.3
Birth Rate	32.8	24.0
Infant Mortality Rate	171	89
Pulmonary Tuberculosis Death Rate	193	111

"It is of course necessary," Dr. Fitzgerald states, "to appreciate the fact that bad housing is the result in the case of the majority of persons of an unfavourable economic condition. This may be due to any one or

more of a great variety of causes. So that housing alone is not responsible for sickness and death. What it may reasonably be held accountable for, among poor persons, often ignorant and struggling against most unfavourable circumstances, is intense exposure to infections, mal-nourishment and the evil consequences of unfavourable environmental conditions. All these favour disease development and increase misery and suffering and destitution. Therefore, improvements in housing and in surroundings will inevitably exercise a favourable influence on the health and well-being of those whose status is thus raised."

The figures given by Fitzgerald can be supported by innumerable studies in England and on the continent. For recent studies the reader is referred to an article by Dr. F.C. Bradbury (Causal Factors in Tuberculosis; National Association for the Prevention of Tuberculosis, London 1933) and Percy Stocks (The Association between Morality and Density of Housing; Proceedings of the Royal Society of Medicine, Volume 27, pages 1127 and 1146, 1934).

The association between bad housing and bad health is so close as to leave no room for doubt that an improvement in housing would result in an improvement in the health of the people, provided the re-housed population is not called upon to pay higher rents. Furthermore it must be emphasized that a population can be badly housed in good houses if overcrowding is permitted.

#### Relationship of Housing to Social Morality

As in the case of health, so in the case of delinquency, poverty appears to play a most important role. The factors which enter into the production of a delinquent or anti-social individual can hardly be as precisely stated as in the case of sickness. A recent study made in Cleveland (an Analysis of a Slum Area of Cleveland; Cleveland Metropolitan Housing Authority, 1934) presents very suggestive evidence of the relationship between slum conditions and social morality. A slum area of Cleveland was intensively studied. It contained only 2.5% of the total population of Cleveland but it contributed 21% of the murders, 10.4% of the illegitimate births, 12.5% of the tuberculosis deaths and 6.8% of the boys in the Juvenile Court. 26.3% of the houses of prostitution were located in the neighbourhood. Of interest was the fact that although the area cost the public authorities \$1,356,988.00 in 1932 for various services, the revenue amounted to only \$225,035.00.

This study is just one of a number of studies which indicate close association between bad housing and delinquency. Mere association, however, does not imply causation and, as a matter of fact, a similar association can be shown between delinquency and other environmental conditions. The Committee on Housing and the Community, appointed by the President's Conference on Home Building and Home Ownership (see report issued in 1932) have analysed the literature very thoroughly. To quote from their report, "The conclusion from the preceding survey of the relation between delinquency and housing is that delinquency is concentrated in the areas of bad housing and is associated with a complex of conditions of which bad housing is only one. There is no sufficient reason for believing that an appreciable reduction in delinquency rates will result from improvement of individual houses if other things remain unchanged. The conclusion, on the contrary, is that a reduction in delinquency

rates is most likely to result from a program which combines improvements in housing with modifications in other elements in the complex. This combination means, at the least, the development of improved housing in neighbourhood units.".....

"The principal recommendation of the Group on Housing and Delinquency is that any large-scale plan for the development of housing should be related to a plan for the construction of neighbourhood units in which community organization can be more readily developed and in which the problems of social life, including delinquency problems, can be more readily brought under the control of the local group."

It is probably true to say that no real proof exists that housing per se is responsible for the development of socially inadequate individuals. On the other hand, there is every reason to believe that it plays a most important role. The individual is the product of his or her environment and since the house and its neighbourhood contributes such a large part of the individual's environment, particularly in the young formative years, it would be foolish to doubt that there is a strong causative relationship between housing and social morality. It must be emphasized that the house itself is equally a part of the picture. The neighbourhood in which the house is located is of the greatest importance. The Committee wishes to stress, therefore, its belief that a housing programme, to achieve the best results, must provide certain neighbourhood amenities, such as playgrounds, recreation rooms, etc., which are set down in detail in one of the attached studies.

Social welfare organizations are interested in proper housing, first because it is reasonable to believe that it would result in an improvement in health, and secondly, it is thought that unquestionably a reduction in delinquency would occur. There are additional reasons, however, which make proper housing a matter of economic interest. These may be cited as follows:-

- (1) Proper housing should result in reduction in the cost to the State of caring for the sick.
- (2) The cost of police protection should be less.
- (3) The cost of fire protection should be less.
- (4) A housing programme should cause a substantial reduction in unemployment relief costs.

These four reasons in themselves may be considered a justification for State participation in the housing venture, even at a loss. Experience has shown that social experiments which have proved successful in the older countries are eventually undertaken on this side of the water and it is true to say that most of the European Governments have been very active in housing reform. The experience of these governments should be of great value to Canada if it were to interest itself in the problem.

#### Standards of Housing

To establish the fact that housing in any area is unsatisfactory it is necessary to have certain criteria by which satisfactory housing may be

judged. The Committee has prepared two sets of standards (1) Standards of Physical Accommodation (2) Standards of Neighbourhood Requirements. These standards are set down in some detail and are attached but for the purpose of this report they are summarized as follows:

(1) Health Standards - The principal (health) evils associated with bad housing are overcrowding and lack of fresh air and sunshine. The standard for overcrowding recommended is that laid down in the British Housing Bill of 1934, which in general terms states that not more than two persons to one room should be allowed and at least 70 feet of floor space per person should be provided. Land overcrowding is condemned, also dark rooms and alcove rooms. Porches and stairs should be constructed so as not to shut out light and free circulation of air. The minimum sanitary appliances in each house should be, water closet, sink, wash basin and bath. Outside privies should be prohibited where there are sewage disposal systems. Adequate cooking facilities and food storage space are essential.

(2) Neighbourhood Standards - While it is recognized that undesirable housing conditions are associated with unsatisfactory health conditions, it is equally true that a bad environment produces unsatisfactory social results. There are two essential requirements for the development of adequate mental health and social adjustment in any neighbourhood - (1) the creation of opportunities for individual self-expression through some activity, and (2) the development of opportunities for participation in group activities.

Separate playgrounds for smaller and larger children are considered essential to meet these requirements and indoor community hall facilities are recommended. To secure the full advantage of these facilities a trained supervisor is needed whose duty it is to supervise the maintenance of the facilities and to direct the programme of activities. Specifications are given in some detail of the various playgrounds suggested.

It would be impossible, without considerable expense, to state just how many houses in Montreal fall below these standards; but the testimony of social workers is unanimous that a large proportion of the low wage earning population is by these standards improperly housed. It should be borne in mind that the quality of the house is one thing and the extent of its occupancy another, and the character of the neighbourhood still another. A house may in itself be satisfactory but it may be badly overcrowded or situated in a neighbourhood which is entirely unsuitable from the standpoint of the proper development socially, of the population.

#### Can Private Enterprise Fill the Need?

The answer to this question is briefly that if private enterprise could fill the need it would have done so and the reason why it has failed is not far to seek. To build a dwelling, whether a house, flat or apartment, conforming to the standards laid down and conforming to municipal building regulations now obtaining, would cost, on the average, at least \$3,000 and probably \$3,500. Such a dwelling, in order to provide the private enterprise a profit would have to yield an annual rental of \$300.00 or \$360.00 a year (\$25.00 - \$30.00 monthly). This rental is naturally too high for many wage earners. The average annual income of male wage earners in Montreal

in the age group 25 - 49 years, according to the Dominion Bureau of Statistics, was in 1934, \$1,235. This is an average but not necessarily the most typical figure. Some people get a great deal more than this and others a great deal less. There were some 24,701 labourers in Montreal in this age group earning an average annual income of only \$571. Obviously, with wages of this order it is unreasonable to expect rentals at \$300 a year. Socially it is difficult to justify any expenditure for rental from such a meagre income, since for a family of five the annual food bill should be in the neighbourhood of \$400 and certainly such a group should not be called upon to pay more than \$180 a year rental. The figure of \$571, the average income of labourers in 1931, applies to the age group which normally has family responsibilities, but it is possible that it does not represent the true average income of families in that group since the wife or children might be earning.

In order to determine family incomes as distinct from annual incomes a study was made of a group of 400 families known to the Child Welfare Association. These families might be considered representative of a low wage earning but relatively independent part of the population. None of them were on relief. The modal or most typical family income in this group was about \$75 a month with a secondary mode at \$55 a month. An examination of the report (see below) will show that actually 19% of the families were living on incomes of less than \$50 a month. It should be noted that these figures are monthly figures and in many instances could not be multiplied by 12 to secure annual incomes because of periods of unemployment or sickness.

It is to be expected that family income figures would be higher than the income of the chief family wage earner but both sets of figures indicate very clearly that there is a substantial number of the population living at very low wage levels. Indeed it has always been an enigma to the student of social welfare problems how so many families live on incomes far below any minimum that can be set by any system of budgeting. Of interest in this connection is a composite statement of 250 families as to what they consider a minimum wage for a family of five, what type of house they expect and what rent they consider reasonable. The reader will be impressed with the singularly modest demands of this statement.

#### The Gap Between High Rents and Low Wages

The foregoing statement of facts brings us to the heart of the housing problem in Montreal and indeed in any modern city. This problem may be enunciated briefly: Under existing building regulations, dwellings conforming to reasonable standards of health and decency cannot be leased by any private enterprise for less than \$25 - \$30 a month. A large section of the population cannot pay more than \$10 - \$16 a month. The problem is, how can this gap be bridged? Four possible ways are suggested.

- (1) State subsidy.
- (2) Relaxation of building regulations to permit the erection of cheaper houses.
- (3) Contribution of the labour of the householder himself to defray part of the cost of construction.

- (4) Payment of sufficient wages to enable an economic rent to be paid.

(1) State Subsidy - The report of the Board of Trade and City Improvement League recommends the method of State subsidy as the only practical solution, and the Committee is inclined to agree that for the housing of people in so-called interior and middle areas, there is no alternative method to suggest. It should be pointed out here again, however, that a subsidy should not necessarily be considered as entirely a drain on the public purse, since certain savings in expenditure could confidently be expected, such as hospitalization costs, fire and police protection costs. Furthermore a housing programme would undoubtedly provide socially useful work and reduce the cost of unemployment relief.

The manner in which the subsidy is given is worthy of careful study. The English experience appears to be that houses should be built and rented at an economical rental, and that those who are unable to pay the stated rent should be assisted by the local authority so long as necessary. This method has the advantage (1) of individualizing each case (2) of charging the costs to the authority which would reap the most benefit. The chief disadvantage of such a method lies in the difficulty of persuading municipalities to co-operate. Under the system the central authority is put to no expense at all, the whole cost of the subsidy being borne by the local authority.

(2) Relaxation of Building Standards - The Committee is of the opinion that in certain outlying areas of the city, building standards could safely be relaxed to permit the construction of wooden houses. Plans have been prepared of houses conforming to proper health and neighbourhood standards which can be constructed to rent at from \$14.00 - \$17.00 per month. These plans which provide not only a house but considerable land for a garden are attached. It is recognized, of course, that the erection of dwellings of this type would not be desirable for the more crowded areas and certainly any multiple dwelling buildings of wooden construction would be out of the question. The plans presented, therefore, if acceptable, would only solve part of the housing problem since many lower wage earners do not wish to live on the edge of the City and are not interested in gardens.

(3) Participation of Prospective Householder in the Erection of his Own Dwelling - This procedure has been adopted in Stockholm, apparently with great success. In the construction of a house there are many acts which require the hand of a skilled craftsman, on the other hand there are many acts which require little skill. The Stockholm system provides for the small down payment of \$80.00 and the prospective house owner contributes about \$270.00 through his own labour in the erection of the house which is valued at from \$2,500. to \$3,000. The success of this scheme has depended on the intelligent participation of the city authorities. Instruction is furnished, supplies purchased and certain savings have been effected through standardization. The cost of the government participation is reckoned at from \$125. - \$150. per house and is paid for by the householder so that the plan has not actually cost the taxpayer anything. The Stockholm plan appears to merit careful study and would quite possibly prove practical in Montreal. It is difficult to see, however, how such a scheme could be applied to multiple dwelling units.

(4) Payment of Sufficient Wages to Enable an Economic Rent to be Paid - Unquestionably this would be the ideal solution, but until industry in general furnishes all wage earners with adequate incomes, recourse to the other expedients referred to above is inevitable.

#### Home Ownership or Tenancy

The Committee is inclined to believe that many of the reasons which were given in the past in favour of home ownership do not now apply and that better results would be achieved if houses built under a Government sponsored plan were leased and not owned. The following points are cited in favour of this proposition:

- (1) Stability of employment does not exist now as formerly. A degree of mobility is of advantage to the wage earner; such mobility is lessened if the worker owns his own dwelling.
- (2) The increasing tendency to live in flats and apartments must be recognized as a fact, whether desirable or not.
- (3) The advantages to be derived from good housing come as much from the environment of the house as from the house itself. Under a system of home ownership both the conditions of occupancy of the dwelling and the environment of the dwelling are difficult to control. Home ownership in the case of low wage earners favours the recurrence of slum conditions.

#### Supervision

The Committee believes that if the results anticipated from improved housing are to be realized a type of supervision must be provided which is different from that now available. A housing project to be properly supervised should be under the direction of an individual or individuals who are not merely rent collectors and real estate agents, but individuals appreciative of the controlling part which environment plays in the development of mind and body. Supervisors of this type are being developed in the older countries and are needed in Canada if housing projects are undertaken.

#### Town Planning

The Committee is in agreement with practically all housing authorities that housing projects on any scale must be preceded and protected by adequate town planning legislation. Such legislation has been proposed by the City Improvement League and a model act has been prepared which would serve as a very useful basis for legislation.

#### Organization

Since it is apparent that private enterprise cannot adequately

house the low wage earning population, it appears necessary for the Government to enter the field if any improvement is to result. The Committee is of the opinion that the Federal Government should take the initiative in this matter in order, first, to produce a reasonable degree of uniformity throughout the country and secondly, to make available its borrowing powers to secure money at low rates of interest. The question as to what form of central organization should be created seems to be a matter of practice rather than principle and the Committee is therefore not expressing an opinion on the matter.

#### Conclusion

- (1) Evidence has been produced to show the close relationship between proper housing and the proper physical and social development of the population.
- (2) On an economic basis an average dwelling conforming to proper standards must produce a rental of \$25. - \$30. a month, which is almost twice the capacity of low wage earners to pay.
- (3) The gap between high rents and low wages is the crux of the housing problem. This can only be filled by one of four methods which are discussed.
- (4) With regard to the question of home ownership or tenancy it is considered that for the low wage earner tenancy should be favoured.
- (5) A housing project to produce the best results must be under the supervision of one who has an appreciation of the social value of good housing.
- (6) A housing scheme must be protected by adequate town planning legislation.
- (7) The participation of the Federal Government is recommended to secure reasonable uniformity throughout the country and to make available its borrowing powers to secure money at low rates of interest.
- (8) Five special studies are attached as follows :-
  - a. Health Standards.
  - b. Neighbourhood Standards
  - c. Ability of the Wage Earner to Pay Rent
  - d. What May a Family of Five Expect from a Community?
  - e. Plans for Cheap Wooden Houses.

## II - MINIMUM HEALTH STANDARDS

The health of a community is unquestionably associated with housing conditions. Where these are faulty, the health of the people suffers. Where good housing exists, there will be found the healthiest, happiest, wealthiest and most progressive people. Sir George Newman says:-

"The slum is, beyond all question, body destroying and soul deadening; it breeds disease, and it encourages vice; and it is particularly mischievous and dysgenic to child life. The evidence of the centuries is indisputable. Infections and mortal disease has in the slum its supreme occasion, and there it both sows and reaps. Until we can abolish the slum dwelling and the slum dweller, we cannot hope to establish securely the national credit of good health."

What are the results of bad housing? Sir George Newman says:-

"There is no subject in the whole range of Preventive Medicine in which the evidence is so general and incontrovertible as in regard to the ill effects of bad housing upon the human organism."

The principal (health) evils associated with bad housing are overcrowding, and lack of fresh air and sunshine.

There are three things necessary in order to obtain good housing, and these are in order of importance:- (1) Education of the public in house hygiene; (2) Legislation; (3) Law Enforcement.

A healthy house should be built under a town planning scheme and have:-

(1) A good neighbourhood

The objections to lanes and streets filthy with accumulations of garbage and manure are that they furnish breeding-places for flies, and so favour summer diarrhoea in children. Also, they develop dusts which are irritating to the eyes, nose and throat.

Offensive smells are not, in themselves, dangerous, but in some persons they may produce nervous symptoms, mental discomfort, nausea and even vomiting. They cause people to close their windows.

It is the experience of most people that disagreeable and unnecessary noises are not conducive to sleep, and interfere with the comfort of life.

The zoning of a city into home and work districts would lessen the smoke nuisance.

(2) A dry site; a good aspect; it should be weather-proof and damp-proof; it should be free from vermin and insects of all kinds.

There seems to be some evidence that dampness may indirectly affect health by lowering the resistance and predisposing to respiratory infections.

(3) No room overcrowding; no overcrowding by other houses

The most serious and important single factor in the whole problem of housing is overcrowding; room overcrowding, bed overcrowding, land overcrowding, and traffic overcrowding which affects accessibility to home.

A method of determining overcrowding that has been practically applied for many years is that of the Registrar-General of England - a house is overcrowded if it contains more than two persons per room, excluding kitchen, bathroom, cellar and pantries.

In the British Housing Bill, 1934, there is set up, for the first time, a legal standard of overcrowding. This is based upon the number of persons allowed in each house (not more than two per living room), and upon the amount of floor space occupied by each person, as seen in the following tables:

TABLE A

<u>Number of Rooms</u>	<u>Permitted No. of Persons</u>
1	2
2	3
3	5
4	7 $\frac{1}{2}$
5 or more	10 with an additional two for each room in excess of five.

TABLE B

<u>Floor Area of Room</u>	<u>Permitted No. of Persons</u>
110 sq. ft. or more	2
90 sq. ft. or more but less than 110	1 $\frac{1}{2}$
70 sq. ft. or more but less than 90	1
50 sq. ft. or more but less than 70	$\frac{1}{2}$
Under 50 sq. ft.	nil.

In applying this standard, the two tables will be used together, and the one giving the lowest figure will determine the number to occupy the house; children under the age of ten will be counted as half persons, and under one year, will not be included.

The way to prevent land overcrowding is to limit the area built upon, the height of the buildings, and to provide for an adequate space between all buildings.

Housing conditions are bad if there is no provision for open spaces around or convenient to the home. In addition to the necessity for these, from the point of view of adequate ventilation, they are also required as a playground for the children in which to exercise, and there the older people may also have space to indulge in some form of exercise.

(4) Every room of an adequate size, properly lighted and ventilated, with at least one window opening direct on a permanent open space, large enough to admit light and ventilation.

The most serious housing evils are associated with lack of fresh air and sunlight, which are two of the greatest factors in the promotion of health and prevention of disease.

From their very construction, dark rooms, alcove rooms, rooms without cross ventilation, and rooms lighted by narrow air-shafts cannot be adequately

ventilated.

Every room should be susceptible to cross ventilation.

One - and two-family houses should have at least a minimum clearance of 20 feet all around. The rear garden should have a depth of at least 10 feet. If groups of dwellings are built in short rows, there should be a provision for a space of about 24 feet between the end houses.

Every room should have at least one window opening direct upon the street, or upon a yard or court of proper dimensions, and the combined glass area of such window should never be less than 1/10 of the floor space.

(5) No outside porches, stairs, or sheds to diminish light and ventilation

Every house should have a proper balcony, but no porch, stairs or shed should be so constructed as to shut out light and air.

(6) Proper sanitary appliances; water-closet, sink, wash-basins and bath, with hot-water connection, and no cross connections.

In cities and towns with sewage disposal systems, outside privies should be prohibited.

(7) Proper heating and lighting facilities

The combination of hot water or steam and open fireplaces offers a very satisfactory method of heating dwelling-houses, and also greatly contributes to efficient ventilation.

Insufficient lighting may have a bad effect upon the eyes and eyesight. Safety and efficiency are secured through a sufficient number of electric lights which add no injurious products to the air, and exert no deleterious action on the eyes when properly placed and shaded.

(8) Separate kitchen with a properly ventilated stove, and facilities for cooking and safely storing food.

Every house requires a cool, well-ventilated safe, where food may be kept clean and free from flies, mice, rats or insects, and from dust.

There is considerable danger of poisoning from the unventilated gas-stoves used almost exclusively in modern apartments and flats.

Proper meals will not be prepared where there are inadequate cooking facilities, where people live, eat and sleep as well as cook in one room. There must be a separate kitchen in every home.

(9) Proper water supply and satisfactory laundry convenience.

Every dwelling should have water laid on, a water-closet, a bath and sink, and provision for hot water.

Sir James Paget has stated that "fatigue has a larger share in the promotion or permission of disease than any other single casual condition." How much sickness, weariness and discomfort are produced by the carrying of water!

Cleanliness and health are to be found together.

III - MINIMUM NEIGHBOURHOOD STANDARDS

There are two essential requirements for the development of adequate mental health and social adjustment in any neighbourhood setting:

1. The creation of opportunities for individual self-expression through some activity.
2. The development of opportunities for participation in group activities.

A Housing Scheme for the low wage-earning groups should take into consideration the immediate and projected development in town planning in the area where the housing project would be set up. If there is no reasonable hope of town planning in the area within the first ten years, the housing project should include certain recreational and educational facilities, such as playgrounds for small children, larger playgrounds for the older teen-age groups and adults, and indoor community hall facilities, either in small units or in one large hall, suitably equipped, with adjoining kitchen facilities for meals or refreshments, as well as nursery schools, and roof and basement space for handicraft activities.

Consideration should also be given to the possibility of using neighbourhood school equipment and facilities for the promotion of a programme of recreational and educational activities.

A statement is appended regarding space requirements for playgrounds, which is the accepted standard of the North American continent, and should be used as a guide for planning recreation facilities.

Provision should be made for a social director or superintendent, who would combine the duties of administration and the planning of social activities for the tenants.

The duties of the director or superintendent should include organization work in which the tenants themselves would play a prominent part, such as the organization of educational groups, men's and women's clubs, and handicraft classes for girls, boys and adults.

The tenants should be induced as far as possible to contribute a proportion of the finances necessary for the conducting of recreational and educational programmes. This would include the employment of part-time leaders for the children's playgrounds, etc.

The superintendent, in addition to his responsibility for the administration and maintenance of the building, would exercise certain tactful control over any abnormal behaviour of the tenants and their families, this in the interests of a harmonious community life.

Juvenile Delinquency - It is recognized that the lack of normal outlets and expression of play and the creative life of the children and the older teen-age groups is largely responsible for delinquency.

Statistics gathered by the National Recreation Association of America indicate

that delinquency has been reduced 25 to 75 per cent in districts\* where play facilities have been provided.

A large group of children, especially adolescent boys, living in a housing development could become very destructive to property and a nuisance to tenants unless constructive recreation is offered them. From this angle alone it is conceded that a well rounded community programme of recreation and education is not only consistent with, but essential to, sound business management.

"Juvenile Delinquency and Playgrounds," an extract from "A Survey of Recreational Facilities in Rochester, N.Y." #

"A study of juvenile court records covering a period of five or ten years, in our larger cities, would show that juvenile delinquency and major juvenile problems usually centre in communities where there is housing congestion, poor homes, and large families of small financial means.

"Further investigation would show that home neglect, insufficient parental care or guardianship, and improper use of leisure time were among the chief causes contributing to juvenile delinquency.

"There is little question but what this problem of child delinquency is mainly a product of home neglect. Even in the best of homes, where ample financial means makes possible those things which are essential in "bringing up children", such as yard space, play equipment, pets and the like, there are frequent cases of juvenile delinquency. Usually, however, the "black spots" are in the poorer congested sections of the city, where the struggle for existence leaves little, if any, time for the better things in life. It is under such conditions as exist in these sections that juvenile delinquency has every opportunity to thrive.

"The leisure or play time problem of the child has a very direct bearing on delinquency. Children very seldom get into serious trouble at home, in school, or while at work.

The significant point is not that the child does not play, for the child must and will play, but where, what and how he plays, and under what leadership. "Play" plays a most important part in the growth and development of the child. A city which does not provide proper and adequate playgrounds and places of recreation for its

\*To refer to three -

1. Analysis of a neighbourhood in Philadelphia by District Attorney Fox who covered the district for five years before and a like period after the establishment of playgrounds, showed a 50% decrease in juvenile delinquency in the latter period.
2. A study made in St. Louis, Mo. by the Dept. of Public Welfare showed a 50% decrease in the number of juvenile delinquents in the effective area of playgrounds in the City in 1921 compared with delinquents in 1917 in the same area.
3. "After the opening of supervised playgrounds in the public park area in the summer of 1924, juvenile delinquency decreased. During the first 6 months of 1925 it was 70% less than for the same period in 1924." E.J. Marks, Judge of the Juvenile Dept., Orange County Court, Anaheim, California.

# Survey conducted by Charles B. Raitt, for the Rochester Bureau of Municipal Research in 1929.

children and youths is bound to pay a severe penalty in loss of life, child delinquency, jobless men, grafters, criminality, and a general lowering of the quality of citizenship."

EXTRACT . . . . from "A Survey of Recreational Facilities in Rochester, New York," by Charles B. Raitt, for the Rochester Bureau of Municipal Research, Inc. - 1929

"A well planned park and recreation system should provide: <sup>A</sup> Kindergarten playgrounds for small children under six or seven years of age: <sup>B</sup> Playgrounds for children seven to sixteen years of age: <sup>C</sup> Recreation parks for persons over fifteen years of age: <sup>D</sup> Large parks for city wide use for all ages.

"One of the outstanding problems confronting our large cities is to provide safe and adequate play space for the pre-school child. The most satisfactory solution to this problem would be for each dwelling to have its own individual back yard playground or possibly combine two or three yards into one. Play and recreation leaders over the country, are emphasizing more and more the need and value of the home yard playground. Continued educational propoganda may materially aid this movement, but it is doubtful if it will ever make much headway in the poor and congested sections of our large built-up cities.

A. Kindergarten Playgrounds - "The kindergarten playground is planned for children under seven years.

"One such area may be located in the centre of a block immediately surrounded by eight other blocks. Such a plot is approximately 70' x 300' and extends thru middle of block from street to street.

"Its radius of influence is one to two blocks, or about 1/6 of a mile.

"The allotment of play space is 100 sq. ft. per child.

"A total area 70' x 300' with 10' planted border leaves 14,000 sq. ft. of play space.

"Allowing 100 sq. ft. per child, this space would accommodate, at one time 140 children, or serve a community with 280 children under 7 years of age. This would mean about 32 children per block in a 9 block section.

"The area can be increased according to number of children under seven years of age in the nine blocks.

"The entire border should be planted to grass shrubs and shade trees. An inner fence will be required to protect the planting.

"The playground must be properly sub-drained, graded, surfaced, equipped, lighted and fenced and should be available during all seasons. It could well be used for winter skating.

"Equipment should include small service buildings, sandboxes, slides, swings, teeter boards, wading pool, playhouse, drinking fountain and benches, all suitably arranged for best service.

"Beautification of block playgrounds is a most important factor and should be given emphatic and due consideration.

"In locating such playgrounds the priority need is in congested areas where back yards are scarce, home conditions are cramped and residents are financially handicapped.

B. Playgrounds for Children Under Sixteen Years of Age: - "A Playground for any group of children to be of greatest service to the largest numbers, must be adequate in size, properly planned, suitably equipped and efficiently managed.

"In providing play spaces of different types there are certain minimum areas which are necessary, particularly when certain active team games are played. The unit area of space per child as a standard of measurement is only applicable above this certain minimum.

"The standard allotment of desirable play space per child for children six or seven years to fifteen or sixteen years of age is estimated at 200 sq. ft. Thus, if there were 1,000 children in a section  $\frac{1}{2}$  mile square it would require a playground of 4.5 acres adequately to meet its needs.

"As all the children will not use the playground at any one time, it is quite possible to extend the radius of influence beyond the  $\frac{1}{4}$  mile limit, depending on child population density.

"When a playground of this type is placed in a community it should also provide for small children under seven years of age. In this case it will be necessary to provide additional area according to the number of children under seven years. Assuming, as shown by government census figures, that the number of children under seven years of age is practically the same as those seven to fifteen children inclusive, it will be necessary to make additional provision for one thousand small children, the standard allotment being 100 sq. ft. per child, or 2.3 acres.

"Such a playground, properly to meet the needs of the different sex and age groups, should be divided into four major divisions, one for children nine years of age and under; one for girls ten years and over; one for boys ten years and over and one for general use of all groups.

C. Recreation Parks for Persons over Fifteen Years of Age - "Recreation parks in reality are playgrounds for grown ups. The word "recreation" however, carries more dignity and is more fitting as applied to adult recreational activity than is the word "play."

"Although recreation parks are intended more particularly for adults, there is no good reason, unless it is lack of space, for excluding children's playgrounds from such parks. In fact, in planning any community or neighbourhood park the children's playground unit should be included wherever possible.

"To be adequate, a recreational park should contain approximately forty-five acres of land. However, it may vary from thirty to sixty acres and yet serve its purpose. In locating such parks, a proper distribution over the city would be one for every  $1\frac{1}{2}$  mile square area, or one for every twelve or fifteen thousand inhabitants.

D. Large Parks for City Wide Use - "Planting, landscaping and beautification are major considerations in planning and developing large parks.

"The old idea of parks being mere beauty spots vanished many years ago. The modern idea is to retain and extend the beautified area to provide for active recreation and to encourage the extensive use of all facilities by the largest possible numbers.

IV - INCOMES AND ABILITY TO PAY RENT

## SCOPE AND PURPOSE:

The purpose of this enquiry was to obtain some actual measurements of the incomes of working class families whose earners are employed, and of the rents that these families are at present paying. Obviously these facts have a direct bearing on a fundamental question in the present housing situation and in possible future housing schemes - what rents are within the capacity of working-class families to pay?

The information relating to the 400 families covered by the following tables was secured through the co-operation of the Child Welfare Association. Questionnaires were filled only for those families whose head was employed at the time of the survey (July 1935), and single persons, families whose main wage-earner was unemployed, and families on relief were excluded. The number of questionnaires collected from the various branches of the Association was kept approximately in proportion to the number of cases normally handled by each branch. They have been grouped in Tables I and III into four main city regions\* and the results may be taken as representative samples of the agency's clientele in these areas.

The working rule of the clinics is that they deal only with families whose chief earner's income is not more than \$100 a month; and as shown by their occupations (Table III) about 80 per cent. of the total are of manual-worker status, with about one-half of these unskilled. These are sufficient indications for the results to be taken as fairly representative of (English-speaking) working-class groups. One qualification is that the size of these families contacted through the Child Welfare Association (which deals particularly with families with children not yet grown up) is probably somewhat smaller than is common. The average number of persons per house for the 400 families surveyed is 4.8<sup>1</sup>; the average for 120 families included in a recent small housing survey conducted by the V.O.N. was 5.9.<sup>2</sup>

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\* The cases secured through the Western Division of the Montreal General Hospital were not distributed by area of residence as they appeared to belong to a lower income group than the average.

1. The average number of persons per household for Montreal City in 1931 (Census figures) was also 4.8, but this is an average derived from all families in the city: it is reasonably to be assumed that the figure for working-class families only is higher.

2. All the figures cited include lodgers.

## RESULTS

The general distribution of both incomes and rents is shown in Table II. In this table as in Table I, the rents covered are those for ordinary unfurnished houses or flats, all rents which involved special charges (for heating, furnished rooms, etc.) and all cases of families living rent-free (mostly janitors' families) being excluded. Similarly, receipts from roomers and boarders, wherever stated were included in the total of the family income.

It is evident from the figures that there is a wide range. At the lowest end of the scale there are families (more than 10 per cent. of the total) paying \$10 rent or less, i.e., practically the same as families on relief; while the poorest 10 per cent of the total families record incomes of \$40 a month or less. The modal or most typical income, however, is about \$75 (with a secondary mode at about \$55) and the most typical rent is about \$16.

It would appear from the regional figures (Table I) that the Rosemount - Maisonneuve area is the most typical region within the city, in respect to these aspects of working class housing (the median income and median rent here being \$75 and \$16 exactly); while conditions are measurably inferior in the south-western working class districts and somewhat superior in the north-western areas. The families in the Park Extension area are only a little better off in income and, as a whole, would appear to be getting somewhat better accommodation only at the price of devoting a larger proportion of their income to rent.

If the relation between the number of rooms (including kitchen, living room and bedrooms) and the number in the family (reduced to "equivalent adult units") is taken as a rough measure of the adequacy of accommodation, there is little immediate evidence of overcrowding.<sup>1</sup> It is clear, however, from Table IVb below (Column 3) that many of these households are overcrowded if the family is a grown-up one, or if there are lodgers or any "doubling up".

## THE CAPACITY TO PAY RENT

The common working rule among those who know working-class budgets (and accepted by the authors of the Montreal Joint Housing Report<sup>2</sup>) is that no more than one fourth of the income of the artisan's or skilled wage-earner's family should have to be devoted to rent, and no more than one-fifth in the case of the lowest wage-earning groups. The figures disclosed by the present survey accord fairly well with these proportions, if it can be assumed that the employment of the workers concerned is regular and continuous throughout the year. It is evident, however, that the loss of even one month's work in many cases may be sufficient to raise the problem of either falling behind with the rent or economising on food and fuel, etc. The one month only to which the income figures of this enquiry relate, it is important to remember, happens to be a fairly good month for most employments. And the figures for the Western Hospital group show how large a strain on the budget a relatively low rent of \$14 may be if the family's total income is only around the \$50 a month mark.

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(1 Except for the Western Hospital group

(2 Page 13.

One of the facts brought out by this lowest-income group (also referred to above in the section on Results) is the absence of any distinct line between the employed and the unemployed families (on relief). Workers who are poorly paid or irregularly employed are little if at all better off, in relation to some relief scales. For comparison the figures are given below of the budget allowances, including rent, as followed by the Montreal Unemployment Relief Commission (average of summer and winter scales), and as accepted by the Protestant Family Welfare Association, for families of five. Whereas the former is a fixed minimum subsistence allowance, it must be noted that the Family Welfare scale is intended to be applied under the discretion of the case worker and to families in whose case it is believed a relatively high rental is worth paying as an aid to their health and morale.

Montreal Unemployment Relief Commission

Average monthly allowance ( 2 adults - 3 children)

Food	\$ 21.90
Fuel (a)	4.55
Clothing	3.25
Rent	<u>8.50</u>
Total	<u>38.20</u>

Family Welfare Association

Average monthly allowance (2 adults - 3 children)

Food (incl. tea, cleaning materials, etc.)	\$ 21.35
Fuel (b)	3.45
Light and Gas	2.75
Clothing (incl. replacements and sundries)	10.90
Rent	<u>18.00</u>
Total	<u>56.45</u>

It is clear from these sample measurements that low rents and low incomes are parts of the same problem. The working-class housing problem, that is to say, may be met (1) through an increase in wages, or (2) through houses provided at specially low rents, or a combination of both. If the latter route is to be followed, however, it would seem to be a plain implication that only a considerable direct subsidy or the

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(a) Extra fuel allowances are made to landlords where heating is provided by them.

(b) Assumed to be paid for 6 months in the year only.

provision of money at very low rates of interest will make a housing scheme which is to be effective for low income families really possible. For it is clear also from the figures here reviewed that the low rents which are being paid in many areas - not merely by families on relief but by employed families as well - are insufficient to enable or give any incentive to the landlords to maintain their properties in satisfactory and durable condition.

TABLE I

Occupational Status of the Heads of  
Families in the Sample of 400 Families

Percentage Distribution\*

District	A White Collar	B Skilled Manual	C Semi- Skilled	D Un- Skilled	Not Stated	Total
I. Cote des Neiges Notre Dame de Grace Mount Royal	31.0	31.0	4.7	33.3	-	100
II. Park Extension	29.0	20.3	20.3	24.6	5.8	100
III. Rosemount	26.2	40.5	9.5	22.6	1.2	100
IV. Pt. St. Charles Ste. Anne Cote St. Paul Coursol	13.2	14.4	19.5	51.7	1.2	100
V. Montreal General Hospital (Western Division)	12.9	16.1	19.4	51.6	-	100
TOTAL	20.4	22.8	16.0	39.0	1.8	100

\* The actual numbers may be ascertained if required by multiplying the percentage by 4.

TABLE II

Incomes and Rents of Montreal  
Working Class Families (Month of June,  
1935.)

Rent (a) Income	-\$6	-\$8	-\$10	-\$12	-\$14	-\$16	-\$18	-\$20	-\$25	Over \$26	Total
Less than \$30	1	2	3	5	1	2					14
31 - 40	1	1	7	7	3	7		1			27
41 - 50	1		2	6	9	10	2	3	2		35
51 - 60		2	7	9	12	12	15	5	1		63
61 - 70			4	5	10	15	7	8	3	1	53
71 - 80			1	11	8	15	15	18	4	2	74
81 - 90			1	4	3	15	10	2	10	2	47
91 - 100					2	10	5	9	15	2	43
101 - 110				2		1	4	2	5	2	16
111 and over				1	22	2	5	4	11	3	28
TOTAL	3	5	25	50	50	89	63	52	51	12	400

( a Does not include families living in furnished apartments, or janitors living rent free.

TABLE III

Average and Median Rents Paid  
by Working Class Families in  
Montreal, in Relation to Income

District	(a)		(b)		Proportion of Income.
	<u>Rent Monthly</u> Average	Median	<u>Income Monthly</u> Average	Median	
I. Cote des Neiges Notre Dame de Grace Mount Royal	\$19.45	\$20	\$78.55	\$80	24.7%
II. Park Extension	\$18.10	\$19	\$79.95	\$75	22.7%
III. Rosemount Maisonneuve	\$16.25	\$16	\$77.30	\$75	21.0%
IV. Pt. St. Charles Ste. Anne Cote St. Paul Coursol	\$15.60	\$15	\$70.25	\$66	22.2%
V. Montreal General Hospital (Western Division)	\$14.40	\$13	\$53.55	\$41	26.9%
TOTAL	\$16.55	\$16	\$73.05	\$70	22.6%

(a) Rents. Families in furnished rooms, rents including special charge for heating, and free rents (janitors, families living with relatives, etc.) excluded.

(b) Income includes receipts from roomers and boarders. Relates to one month (July, 1935) only.

## TABLES IVA and IVB

Number of Rooms in Relation to Size of Family

Region	Number in Family (a)		Number of Rooms (b)	
	Average	Median	Average	Median
I. N.W. Area	3.1	$2\frac{3}{4}$	4.6	4.5
II. Park Extension	3.1	$2\frac{3}{4}$	4.8	5
III. Rosemount - Maisonneuve	2.9	$2\frac{1}{2}$	4.0	4
IV. S.W. Area	3.3	3	4.3	4
V. Western Hospital	2.8	$2\frac{1}{2}$	3.1	3
TOTAL	3.1	$2\frac{3}{4}$	4.4	4

(a) Number in Family shown in terms of "equivalent adult units", i.e., standardized according to following scale: Adults 1; Children aged 15 - 18,  $\frac{3}{4}$ ; children aged 5 - 14,  $\frac{1}{2}$ , children under 5,  $\frac{1}{4}$ . Roomers are included.

(b) Rooms exclude bathroom and halls.

Area	Average Number of Bedrooms (c)	Average Number in Family	
		Equivalent Adults	Actual Persons
I. N.W. Area	3.6	3.1	4.6
II. Park Extension	3.8	3.1	4.7
III. Rosemount - Maisonneuve	3.0	2.9	4.4
IV. S.W. Area	3.3	3.3	5.1
V. Western Hospital	2.1	2.8	4.2
TOTAL	3.4	3.1	4.8

(c) Taken as total number of rooms (excluding bathroom) minus one.

APPENDIX A.Additional Data Secured in the SurveyLodgers, Boarders:

Out of the 400 families covered by the preceding figures, 40 families had boarders or lodgers, and the total number of lodgers was 57 (i.e., an average of 1.4 persons per family with lodgers.)

Heated Houses:

Houses whose rents were stated to include heat and which were apparently above the average for this reason are excluded from Tables I and II. The total number thus excluded was 10 and the rents compare as below:

		Table I, II
Average	\$26.80	\$16.60
Median	\$25.50	\$16.00

Janitors:

Questionnaires were secured relating to nine families whose heads were janitors: these were excluded from Tables I, II and III. The average monthly income of these janitors was \$35.00

In an endeavour to add something to the present report which is not usually considered in most housing studies, namely, the views of working-class families themselves, some of the most relevant questions were put to six of the parent groups organized by the Child Welfare Association. These are groups of parents, who attend educational classes conducted by the Child Welfare staff, and whose children are under the health supervision of the Association. The area covered by the enquiry comprised the Maisonneuve, Foundling Hospital, Mt. Royal (St. Hubert Street above Mount Royal), Coursol, Pointe St. Charles, and Cote St. Paul districts. The answers, representing the views of 250 families, all of whose incomes are at present low, are summarized below.

1. What constitutes a reasonable wage for a family of five in order to be self-sustaining?

Eighty per cent of the answers in all districts stated \$25 a week. The highest figures, from Maisonneuve and Mount Royal, placed the average at \$30; the lowest estimates were \$20, from Coursol, Pointe St. Charles, and Cote St. Paul. Only one parent (from Pointe St. Charles) put the minimum at \$35 a week.

All but the group who set the lowest figure (\$20 a week) as the minimum income felt that \$25 - \$30 a week for a family of five would cover all expenses, including insurance and saving, but would not allow payment for adequate medical and dental care unless secured under a scheme of health insurance. Nearly all expressed their willingness to contribute to an insurance-scheme for medical care, even if they did not happen to have sickness in the family, because of the feeling of security they would have that such care would be available when required. Those with family incomes of \$25 - \$30 a week stated that the hospitals were definitely antagonistic to giving free medical attention to them, yet that they simply cannot pay for it.

2. What type of house and amenities should there be?

All districts insisted on the need for five rooms - three bedrooms, a living room and a kitchen - as a minimum. A number of mothers in Maisonneuve and a few fathers in Pointe St. Charles and Mount Royal stated six rooms, the extra room they had in mind being a dining room. Even those at present living in one or two rooms stressed the need for three bedrooms - one for the parents, one for boys and one for girls.

A window in every room, adequate clothes cupboards, a pantry in the kitchen, laundry tubs if possible, were the most-mentioned amenities. A three-piece bathroom (bath, wash-basin, W.C.), not off the kitchen, was a general request.

Ninety per cent of the answers preferred a coal stove for cooking, and were willing to use it for heating. But a gas or oil stove was much more convenient in the summer. All asked for electric light.

Very few of the families had had any experience of a self-contained house. Most of them had always lived in flats, and were not able to give a reasoned preference. At least three-quarters stated they were willing to move outside the central area in order to have a garden; and a great many expressed desire for a verandah.

Distance from the centre of the city was a factor to be considered not only because of the cost of fares in transportation to work, but as involving the eligibility for hospital care, relief, etc. The location of a building scheme should be planned with these in mind.

3. What constitutes a reasonable rent?

The rents specified varied from \$17 to \$30 a month, but the general opinion seemed to be that not more than one week's wage should be applied to rent.

Rents of from \$17 to \$20 a month were set by those within the group who regarded \$80 a month as a minimum income for a family of five. Those who put the latter figure at \$100 without exception set \$25 a month as a reasonable rent payment. The rents suggested by those who put the minimum income higher (\$120 a month) varied from \$25 to \$30 a month.

4. What allowances should be made for distance?

The allowances made for time for the husband to get to work varied from one-half to three-quarters of an hour, though a few stated one hour. Opinions were mostly based on work beginning as early as 7 o'clock. It was felt that if the wife got up at five o'clock, with a coal stove, breakfast could be ready by six and finished by 6.15 a.m.

The distance from school should not be more than ten or fifteen minutes' walk away. The typical division of time, based on a lunch interval of 12.00 - 1.15, was approximately 30 minutes for walking to and from school, 15 minutes allowance for time taken at school for dismissal, etc., and 30 minutes for lunch.

Only those who set \$30 a week as the minimum income and some in the \$25 group expressed the view that high school facilities should be available within a reasonable distance.

5. What are the most important community facilities required?

Ten or fifteen minutes' walk was considered the maximum which should be necessary to get to a shopping district for daily necessities; but families were willing to go long distances for clothing and similar items. The possibility of visits to the "bargain basements" of departmental stores was a factor of considerable weight.

Nearly all groups asked for a community hall, for meetings, societies, library, etc. The view was generally expressed that patronage of only the-commercialized forms of amusement, and lack of other recreation facilities, was unsatisfactory and undesirable, particularly for adolescents.

Child health clinics, movie theatres, and churches were mentioned as other desirable facilities. It was notable that the need for playgrounds was stated by only three groups, the families from Maisonneuve, Cote St. Paul, and Pointe St. Charles.

VI - BUILDING COSTS AND FINANCE

The Sub-Committee on Building Costs and Finance has studied the dwellings recommended in the joint report of the Board of Trade and City Improvement League, and has found them adequate and efficient. It can offer no suggestion for reducing the construction costs for these building types. The gap between the rent which would have to be charged, based on construction costs and the amount which the average low-wage earner can pay, was a considerable one which would have to be met by state subsidy. Recognizing that State assistance might not be forthcoming, the Sub-Committee decided to find out what could be built which would rent near the desired figure of \$10.00 - \$12.50 per month. The results of these studies are three types of house, varying in construction and accommodation but having the following features in common.

Houses to be built on both sides of a wood sidewalk which leads from a paved street. These sidewalks, which pass the front door of each house, would be lit by a simple form of street light supplied by the City. There would be eight houses in a single development, each with a plot of ground 50' x 100'. The houses would be about 25' apart; the plot of land being fenced in for the protection of garden.

Needless to say, this development would have to be placed on the outskirts of the City, yet within a reasonable walking distance of the tramways, schools, and provision shops. The Sub-Committee believes that such land is available at the present time, and could be rented from the City. In the estimates of cost, however, the land is carried as a cash expenditure of \$100.00 per house.

In the study submitted here, the accommodation given is a living room and kitchen (combined or separate) a bathroom, and two and three bedrooms. Provision is made for the storage of clothes, food utensils, fuel and garden tools. The room sizes are in accord with the British standard for minimum health requirements. No basements are provided but a trap-door to the cellar is suggested. The equipment includes plumbing, (4 fixtures) and electric wiring with porcelain sockets. Heating is by stove, but the cost of the stove has not been included in the estimates.

Two types of construction have been investigated, balloon frame insulated with sawdust, and solid plank prefabricated construction.

Although at the present time the City of Montreal permits building of this kind, these houses do not comply with the City By-laws in that they are not faced with brick and are only one storey high. No basement is provided, as is considered necessary in the Board of Trade and City Improvement League report, and the room sizes are below those advocated in that report. They are, however, within minimum health standards. Concrete sidewalks, central heating, growing of flowers by the administrators, etc. have been eliminated.

The development would be built on land rented from the City, on which taxes would be paid. There is every reason to believe that the City would consider such a scheme because at the present time they are obtaining no revenue and no taxes from land of this sort. If at the termination of, say, a fifteen year lease the City wanted to use the land for a more intensive development, they would have the option of doing so. If they did not, the buildings would be sufficiently good to last for another fifteen years without serious deterioration.

ANALYSIS OF ACCOMMODATION AND RENTAL COSTS

Type "A" House, for four persons: (House and Land - \$1,450.)

<u>Accommodation</u>	<u>Monthly Rental Interest at 5%</u>	<u>Monthly Rental Interest at 3%</u>
Living-Dining Rm, Two bedrooms, bathroom, tool shed, fuel shed, kitchen sink	\$ 16.40	\$14.00

Type "B" House, for six persons: (House and Land - \$1,700.)

Living-Dining rm. Three bedrooms, bathroom, kitchen sink, tool shed, fuel shed.	\$ 19.20	\$16.40
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Type "C" House, for four or five persons - Two-storey Cottage

(House and Land - \$2,016 without basement  
- 2,261 with basement)

Living-Dining Rm., kitchen, ) two bedrooms, and bathroom ) ) or ) ) )	\$22.85 - \$25.65	\$19.50 - \$21.25
Living-Dining-Kitchen com- ) bined, three bedrooms and ) bathroom )		

BASIS OF CALCULATION - ( 8 units erected as one operation)

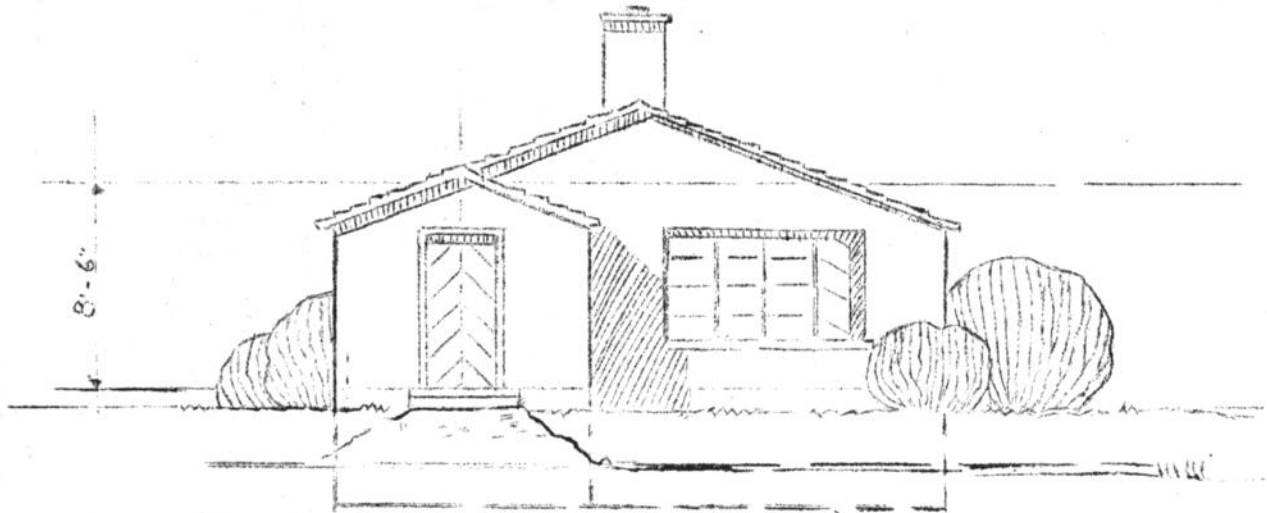
Example Type "B" - \$1,700.00

Carrying Charges:

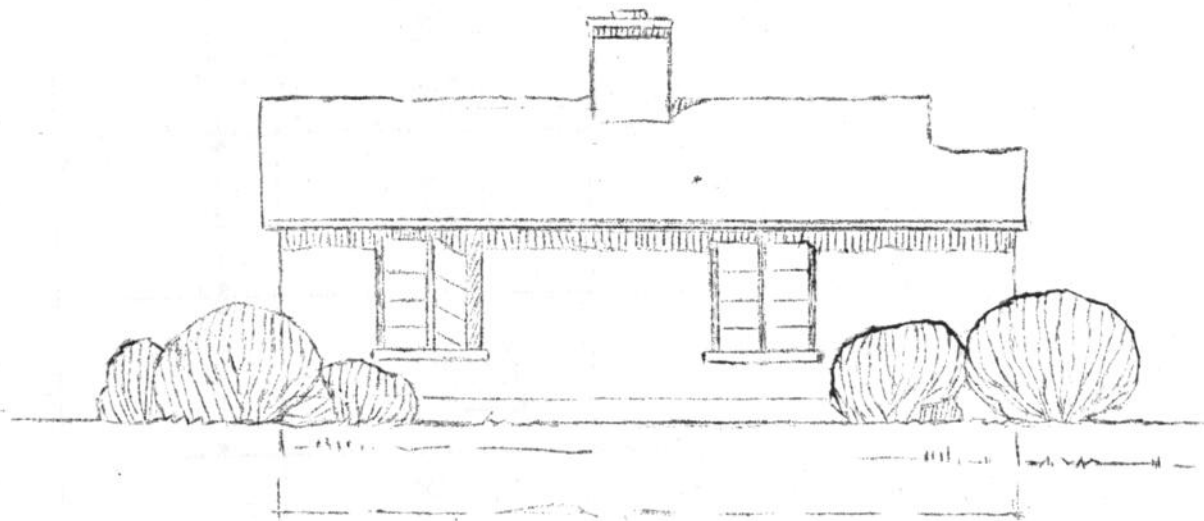
Taxes 2%	-	\$34.00
Interest 3%	-	51.00
Amortisation 3%	-	51.00
Maintenance - Repairs, Ins. etc., 3.6%	-	61.00
Yearly rental		197.00
Monthly rental		16.40

Note: At 3% interest it is our opinion that type "B" at \$16.40 per month would be a very economical and practical house.

~ TYPE "A" HOUSE ~

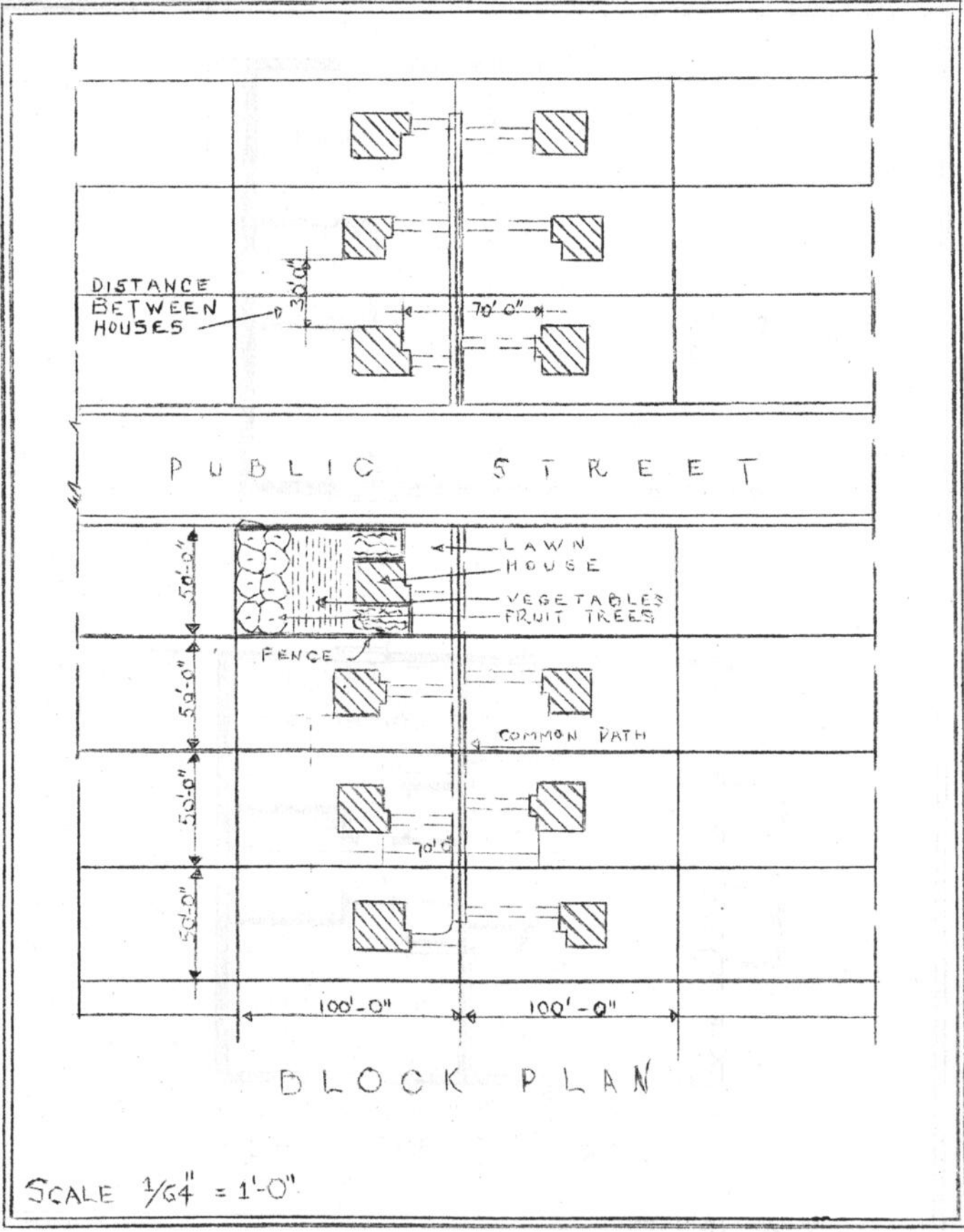


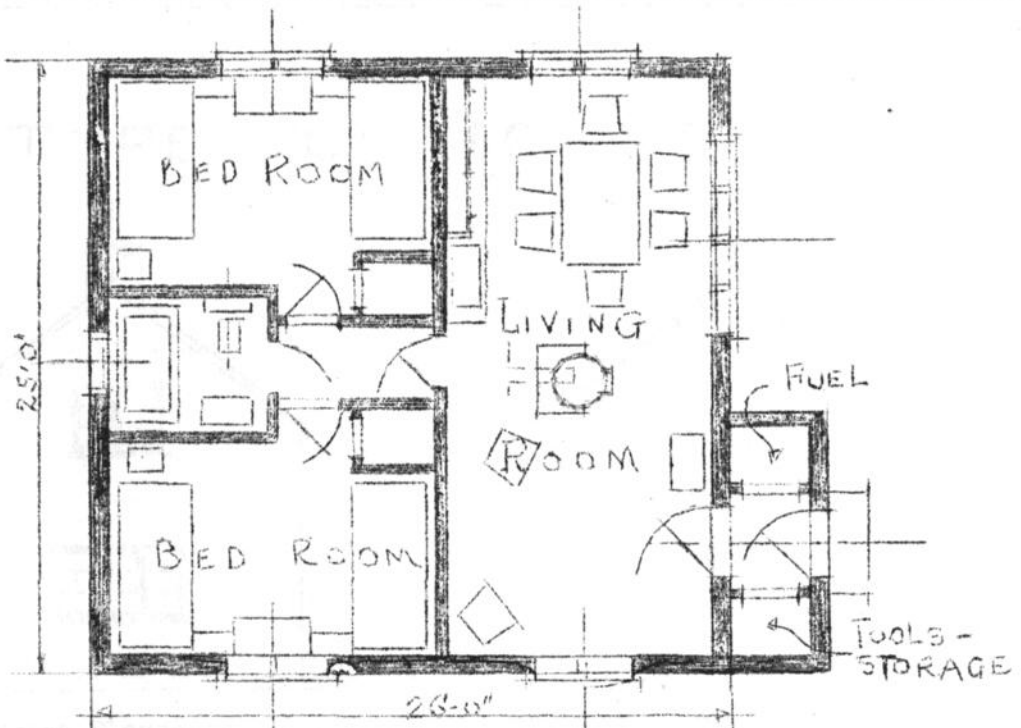
STREET ELEVATION



SIDE ELEVATION

SCALE 1/8" = 1'-0"





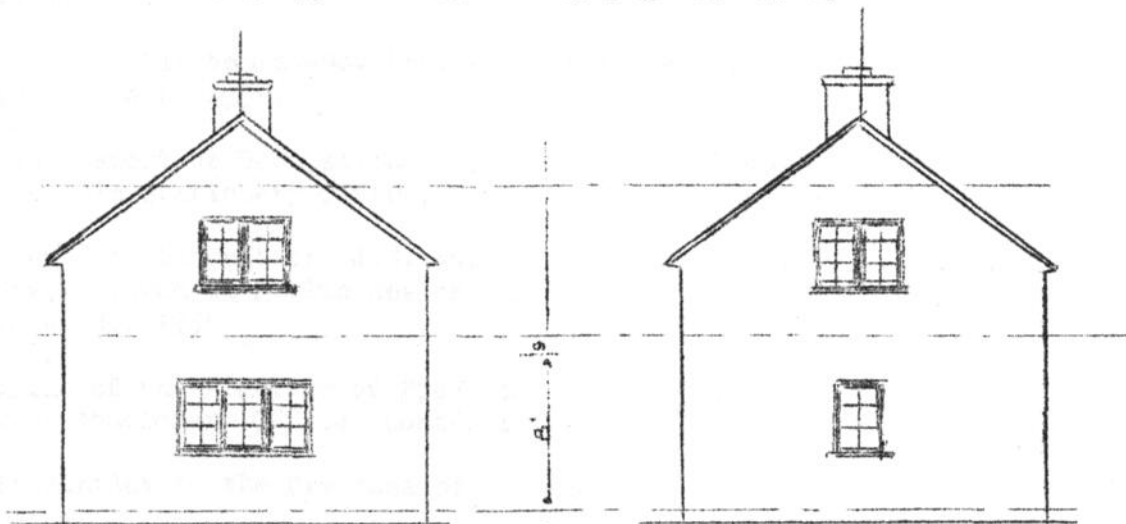
PLAN - TYPE "A" HOUSE



PLAN - TYPE "B" HOUSE

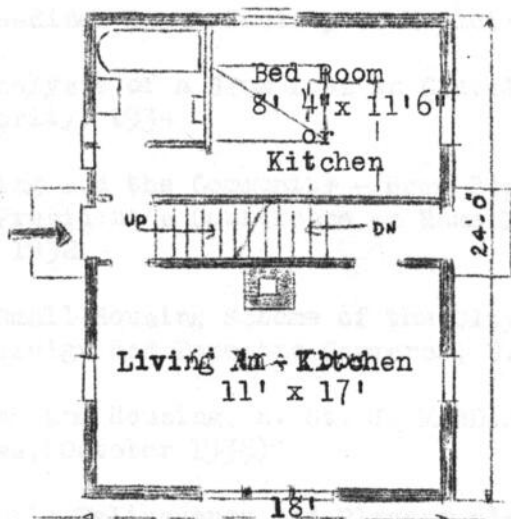
SCALE 1/8" = 1'-0"

# TYPE "C" HOUSE

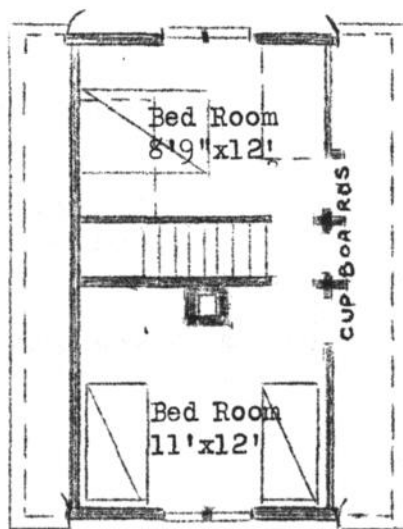


Front Elevation

Rear Elevation



Ground Floor



First Floor

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