

## C H A P. 10

An Act to provide for the construction of workmen's dwellings and for advances to municipalities

[Assented to, 17th of March, 1919]

Whereas the Government of Canada has made an offer to Preamble.  
the various provinces, to advance to them by way of loan, a sum of twenty-five million dollars to be divided among them in proportion to their respective population;

Whereas the said loan would be for a term of twenty or thirty years at the rate of five per cent per annum.

Whereas the object of such loan is to encourage and aid in the building of sanitary houses, especially for returned soldiers and workmen of the towns, and to lessen the congestion in large centres;

Whereas it is expedient to take advantage of such offer by the Federal Government, and to provide means for giving effect thereto;

Therefore His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:

**1.** The Lieutenant-Governor in Council is authorized to accept from the Federal Government, by way of loan, for the purposes mentioned in the preamble of this act, such part of the said sum of twenty-five million dollars as may be allotted, according to the population of the province.

Acceptance  
of loan  
authorized.

**2.** The said loan shall be repayable to the Federal government after a delay of twenty or thirty years, as may have been agreed upon, in accordance with this act, at a rate of interest of not more than five per cent per annum.

Terms and  
date of  
repayment.

**3.** The Minister of Municipal Affairs is authorized, with the approval of the Lieutenant-Governor in Council in each case:

Authoriza-  
tion to  
Minister of  
Municipal  
Affairs.

a. to prepare a general scheme of housing for the Province;

b. to appoint a Director of Housing, and provide for his remuneration;

c. to advance to the city and town municipalities of the Province such part of the amount allotted to this province as he shall deem proper; and payment on account of such loans shall be made by the Province to the municipality

Advances to  
cities and  
towns.

from time to time during the progress of the work, on estimates to be furnished by the municipality and approved by the Minister of Municipal Affairs, provided the municipal council or administrative body of each of the said cities or towns passes a by-law setting forth:

Proviso.

I. That the municipality wishes to borrow the amount specified either to itself purchase land, construct such local improvements as may be necessary to facilitate the carrying out of a housing scheme, and build, or to advance to persons who desire to build, houses in conformity with this act;

II. That such loan shall be made directly by the province to the municipality, for a term of twenty years, or in special cases for thirty years, as hereinafter provided in section 9, at an annual rate of interest of not more than five per cent, and on such other terms as the Lieutenant-Governor in Council may from time to time prescribe.

Cities and towns may contract loans.

**4.** Every city and town municipality in the province is authorized by this act to contract such loans with the Provincial Government, by by-law, as hereinabove enacted, without affecting the limit of its borrowing power as fixed by any general or special act, and without having to submit such by-laws to the approval of the electors who are property-owners.

Guarantees required.

**5.** No such by-law need necessarily provide for a sinking fund, but the Minister of Municipal Affairs, when making a loan to a municipality, may require it to obtain from the persons to whom it will make advances for the construction of dwellings, such guarantees as he may consider proper.

Authorization to municipalities.

**6.** Every municipality coming within the scope of the provisions of this act is authorized:

*a.* to itself acquire land, by expropriation or otherwise, and build, by contract according to the ordinary rules for municipal works, dwellings within the boundaries of its own or adjacent territory; or

*b.* to advance the money it has itself borrowed from the Province to persons who make application therefor for the purpose of erecting houses; or

*c.* to make such advances to housing companies coming within the purview of the act 4 George V, chapter 47.

Maximum cost of dwelling.

**7.** The cost of any dwelling built under this act shall not be more than a total sum of four thousand five hundred dollars, including the value of the lot.

The value of the lot shall not be more than one-sixth <sup>Maximum</sup> the cost of the building, except where such lot is provided <sup>value.</sup> with local improvements to the satisfaction of the municipality, in which case the value of the lot, plus the value of the local improvements, may be one-fifth the value of the building.

If the cost of the said dwelling, including the cost of the <sup>Reduction</sup> lot, is more than four thousand five hundred dollars, the <sup>to max-</sup> value must be reduced to that figure to fix the amount of the <sup>imum.</sup> loan by the municipality.

**8.** The municipality shall not advance more than <sup>Amount</sup> eighty per cent of the total value of the building and lot <sup>that muni-</sup> in the cases of persons borrowing money to erect houses <sup>cipality may</sup> on their own lots, or eighty-five per cent in the case of <sup>advance.</sup> houses erected under the act 4 George V, chapter 47.

**9.** Money may be advanced by the municipality for <sup>Terms of</sup> twenty years for necessary local improvements and for <sup>such</sup> buildings erected within the description given in paragraph <sup>advances.</sup> A of the schedule to this act, and for thirty years for land and for buildings erected within the description of paragraph B of the schedule, at the rate of five per cent per annum.

**10.** Every municipality is authorized to appoint a com- <sup>Appoint-</sup> mission of at least three members, or a Director of Housing, <sup>ment of</sup> for the putting into operation of this act within or near its <sup>commission</sup> boundaries, to supervise the buildings, to make a return to <sup>or Director</sup> it, and also to provide for the remuneration of the members <sup>of Housing.</sup> of such commission or Director; provided that no part of such remuneration shall form a charge on the loan to be provided for housing purposes.

**11.** The loan shall be repayable to the Province by the <sup>Repayment</sup> municipality, with interest at five per cent per annum, <sup>to Province.</sup> after twenty or thirty years, as the case may be, or by annual instalments, as may be agreed upon.

**12.** Every municipal by-law and every loan contract or <sup>Approval of</sup> contract for building by a municipality must, before having <sup>by-laws.</sup> any force or effect, be approved by the Minister of Municipal Affairs.

**13.** Every municipality coming within the scope of <sup>Authoriza-</sup> this act is authorized to make loans for building, only to the <sup>tion to</sup> owners of the lots on which the dwellings are to be built, <sup>municipali-</sup> or to companies incorporated for the purposes mentioned <sup>ties to make</sup> in the act 4 George V, chapter 47. <sup>loans.</sup>

Security for such loans.

**14.** Every loan made by a municipality shall constitute a first hypothec, ranking before any other charge or privilege, upon the lot and the dwelling thereon built; the deed setting forth the loan must be registered according to the ordinary formalities.

Approval of Provincial Director of Housing.

**15.** The building scheme of a municipality or company, including the location of the land, the laying of it out, and the plans and specifications of the houses, shall be subject to the approval of the Provincial Director of Housing.

Carrying out of act.

**16.** The Lieutenant-Governor in Council is authorized to take all proper measures to ensure the putting into operation of this act in the most efficacious manner, and to add to the said loans such conditions as may be deemed necessary and as will put this act in conformity with such stipulations, terms and restrictions as the Federal Government may require.

Coming into force.

**17.** This act shall come into force on the day of its sanction.

SCHEDULE

|  |  |  |
|--|--|--|
| <p>A. Detached or semi-detached dwellings with walls constructed wholly or partly of frame stucco or frame brick veneer, inclusive of the value of the site and necessary local improvements . . . . .</p>   | <p>With four or five rooms, exclusive of bathroom and summer kitchen. . .</p> <p style="text-align: right;">\$3,000.00</p> | <p>With six or seven rooms, exclusive of bathroom and summer kitchen. . .</p> <p style="text-align: right;">\$3,500.00</p> |
| <p>B. Detached, semi-detached, groups of three or more, or duplex (cottage flat) dwellings with walls of brick, hollow tile, stone or concrete, and roofing of fire-proof material, inclusive of the value of the site and necessary local improvements. . . . .</p> | <p style="text-align: right;">\$4,000.00</p>   | <p style="text-align: right;">\$4,500.00.</p>  |