

CITY OF HALIFAX
PROVINCE OF NOVA SCOTIA LOAN

to

HOUSING COMMISSION

April 30th, 1938

| | | |
|---|--|----------------|
| Total Loan | | \$747,525.00 |
| Interest thereon to Maturity | | 434,317.65 |
| Interest on Progress Payments during Period of Construction | | 3,650.21 |
| Interest on Progress Payments on North Albert Street Dwellings | | <u>620.05</u> |
| | | \$1,186,112.91 |

Deduct:

| | | |
|---|-------------------|-------------------|
| Unearned Interest as at April 30th, 1938 | \$17,496.21 | |
| Cash paid to April 30th, 1938 | <u>941,519.11</u> | <u>959,015.32</u> |
| Balance | | \$227,097.59 |

Unearned Interest
(Account)

| | | |
|---|--|-------------------|
| Total Loan | | \$747,525.00 |
| Payment off Principal | | <u>49,964.16</u> |
| | | 697,560.84 |
| Balance of Principal as at April 30th, 1938 | | <u>160,880.33</u> |
| | | \$536,680.51 |

| | |
|-----------------------------|-------------------|
| Amount Due April 30th, 1938 | \$935,501.95 |
| Less Principal Paid | <u>536,680.51</u> |
| Interest to Date | \$416,821.44 |

| | |
|-----------------------|-------------------|
| Interest to Maturity | \$434,317.65 |
| Less Interest to Date | <u>416,821.44</u> |
| | \$ 17,496.21 |

Assets

| | |
|------------------------|-------------------|
| Cash on Hand (Working) | \$ 339.71 |
| Cash in Bank (Trust) | 4,344.58 |
| Petty Cash Account | 38.52 |
| Accounts Receivable | 2,063.30 |
| Deferred Accounts | 3,935.95 |
| Loans: | |
| Balance of Principal | \$160,880.33 |
| Instalment in Arrears | <u>112,244.85</u> |
| | <u>273,125.18</u> |
| | \$283,847.24 |

Liabilities

| | |
|------------------------------|---------------|
| Province of Nova Scotia Loan | \$227,097.59 |
| Interest on Arrears | 5,483.78 |
| G. C. Peters Capital Account | 79.25 |
| Rent Account | 3,496.34 |
| Inspection Charges (Reserve) | 250.50 |
| Advanced Arrears | 46,000.00 |
| Advanced Taxes | 1,100.07 |
| Reserve for Repairs | <u>339.71</u> |
| | \$283,847.24 |

Year ending April 30th, 1938

Halifax Housing CommissionRevenue

| | |
|---------------|------------|
| Appropriation | \$4,396.00 |
|---------------|------------|

Expenditure

| | |
|------------------------------|-------------|
| Salaries | \$2,810.00 |
| Sundry Expenses | 132.60 |
| Maintenance Account | 729.87 |
| Insurance | 45.00 |
| Advertising | 1.36 |
| Overdraft from Previous Year | 334.90 |
| Reserve Account | 339.71 |
| Interest Charge | <u>2.56</u> |
| | \$4,396.00 |

Interest to Maturity

| | |
|--------------------|------------------|
| Old Ledger Account | \$445,050.00 |
| Ledger Account | <u>10,723.35</u> |
| | \$434,317.65 |

Remarks

It is evident from the foregoing that the Halifax Housing Scheme has not been self-sustaining. On the contrary a substantial loss will be incurred by the City. Several factors have combined to produce this result and the Institute believes that it will be fruitful to set out the following considerations which appear to be the most important.

The object of the Dominion Housing Scheme, authorized by Order-in-Council, December 3rd, 1918, which led to the passing of the Nova Scotia Housing Act, was

to stimulate the erection of houses for working men and particularly returned soldiers. During the war very little building of this kind had been undertaken, and this coupled with the demobilization of Canadian troops at the end of the war, led to an acute shortage of housing accommodation. In spite of the relatively high scale of wages and especially the high cost of building materials# which prevailed, the City of Halifax (among

#

Dominion Bureau of Statistics

Canada Year Book, 1936, p. 480

Average Index Numbers of

| | <u>Wholesale prices of Building Materials</u> | <u>Wages in the Building Trades</u> |
|------|---|---|
| 1919 | 175.0 | 148.2 |
| 1920 | 214.9 | 180.9 |
| 1921 | 183.2 | 170.5 |
| 1922 | 162.2 | 162.5 |
| 1923 | 167.0 | 166.4 |
| 1925 | 153.5 | 170.4 |
| 1928 | 145.5 | 185.6 |
| 1932 | 115.2 | 178.2 |

other cities) undertook to facilitate the construction of houses by advancing loans to persons desiring to build their own homes.

Following the immediate post-war period, building costs declined and as the supply of houses increased and capital values and rents receded from their high levels, the Housing Commission faced the task of disposing of properties which had come into its possession (by reason of the failure of purchasers to fulfil their sale agreements) at prices which would compensate the Commission for its outlay. This, of course, could not be achieved and the Commission had no other alternative than to sell these properties at prices below their costs or to let them at rents insufficient to cover expenses.

The situation, too, was aggravated by the apparent decline in population of the City during the 1920's. Where population is expanding rapidly the supply of new houses tends to lag behind the demand for them and capital values and rents are high accordingly. Where population is shrinking or stationary the reverse is apt to be true.

Furthermore the Halifax Housing Scheme reflected the general weakness of facilitating the erection of houses by persons whose incomes were inadequate to finance them. It is apparent that many persons entered into agreements to pay off loans of \$4,000 or \$4,500 and interest on the

principal for twenty years, involving a monthly outlay for instalments and taxes of about \$40.00 per month when their incomes were either inadequate or not sufficiently stable.

Recommendations

1. The Institute recommends that the tax arrears on all repossessed and managed houses of the Commission be definitely ascertained and that insofar as possible the true financial position of the Housing Commission shown. The losses of the Housing Commission should be acknowledged and a redefinition of policy formulated.
2. It is recommended that the Housing Commission be discontinued. As has been previously remarked, the main operations of the Commission were confined to the period 1921-23. As the scheme is gradually being liquidated, it appears advisable to set up in the place of the Commission a committee composed of permanent officials, say, the proposed Commissioner of Finance and Accounts, the proposed City Clerk and Solicitor and the Commissioner of Works. It may be added that no reflection upon the work of the Housing Commission as at present constituted is implied. The Institute simply believes that the Housing Scheme should be terminated as soon as feasible, and that the gradual winding up may be

performed most expeditiously by an ex-officio committee.

3. It is further recommended that the above committee comprising, say, the proposed Commissioner of Finance and Accounts, the proposed City Clerk and Solicitor, and the Commissioner of Works in conjunction with the secretary of the Housing Commission and such technical experts[#]as may be required, inspect and examine each repossessed and managed property of the Commission with a view to ascertaining whether or not such repairs and improvements may be made as will enhance the selling value of these properties in excess of the cost of said improvements, and that, where this can be done, the properties be sold upon the receipt of a price which is, in the judgment of the Committee, "reasonable". The 1937-38 report of the Housing Commission shows that there are forty-seven properties which are in arrears of rent to the Commission. It is therefore apparent that the City is indirectly conducting a real estate agency. This position, the Institute believes, is untenable and a strong effort should be made to get these properties back into the hands of the people.

The Institute suggests, therefore, that the proposed Committee examine these properties and take the necessary steps to secure a substantially more liquid position.

[#]Including the assessor.

General(1) Method of Financing the "Oiling" of Streets

The "oiling" of streets is treated as a local improvement (Charter, Section 587) and one-half the cost is assessed against property abutting on streets so treated in proportion to lineal feet of frontage.

It is extremely doubtful that oiling streets can be considered otherwise than as upkeep or that it can be defended on the basis of equity as, we are told, about 75% of the permanent paving cost is now borne by the taxpayers at large.

On the basis of cost of accounting and collection in proportion to the gross return, the present method is even more difficult to defend. During the current year, we are informed, about \$14,000 worth of work was done under this head, and after deducting exemptions, there remained about \$6,500 to collect from 1550 abutters or on an average per bill of slightly over \$4.00. The cost of collection and accounting on the average may approach \$1.00 per bill. If so, many of the accounts cost more to account for and collect than the revenue received.

The space and time required for the records, the fact that books of account are confused by many small charges and that the time of collectors is necessarily taken from their main function, supply additional reasons why careful consideration should be given to

revising methods of financing street oiling. If the total costs of "oiling" were made a charge against the annual tax levy, the rate of taxation per \$100 of assessment would be increased by one and one-tenth cents.

Against such a proposal it might be urged that it would increase the difficulty in selecting streets to be "oiled", but if the selections are based on their relative importance to the City as a whole, little difficulty should be experienced. Possibly the modification of the Ward System would be of help.

Recommendation

1. That the Finance-Executive Committee and the City Council give careful consideration to the desirability of making the total costs of street "oiling" a charge against the general tax levy.

CONCLUSION1. The Financing of Direct Unemployment Relief

While at the beginning, when it was not conceived that unemployment on a large scale could continue more than three or four years, the financing of direct unemployment relief expenditures, which leave behind no asset which can be shown on a civic balance sheet, is understandable. The necessity of putting a stop to the growth of debt charges for non-productive purposes has become long since evident in most cities. If in all cities it had been assumed from the first that all current charges should be included in the current budget and if, at the end of the year, a current deficit had been shown, this in so far as it were due to direct unemployment relief costs might have been funded. But the psychological effect would have been quite different. By making direct relief expenditures appear as capital expenditures and taking them out of the current budget, the true facts are hidden from the public. No current deficit# appears in public documents and a false sense of well being is created.

It is interesting to note that at least one large city did set up its current direct relief expenditures in the current budget showing the amount of the resulting current deficit which by provincial permission it funded. Some cities all through the depression have refused to fund direct relief costs. As a matter of fact it is in the nature of things easier to control expenditure out of tax funds than out of debenture funds.

On account of direct unemployment relief.

Many cities are gradually returning to the former pay-as-you-go policy by

- (a) Putting the cost of administration into the current budget (The exclusion of this item in the debenture budget, even at the beginning is hard to defend.).
- (b) The inclusion of an increasing percentage of the total net cost in the current budget.
- (c) Shortening the term of relief debentures.

The Institute is glad to know that Halifax is adopting the last method listed and trusts that at an early date the first two will be given favourable consideration.

2. Popular control of Civic Expenditures

When suggestions are made, as they are in this report, that the ward influence should be lessened and administrative and executive machinery simplified and coordinated, it is usual to hear charges that such recommendations are undemocratic. Democracy does not consist in electing as many officers as possible, as often as possible, from as small areas as possible, but in the control of public services by the people who directly or indirectly pay the costs. If a simplification of the processes of civic government will give the citizens a better opportunity of electing satisfactory boards of management, of getting appointments made on the basis of merit only, and of securing more efficient current and capital budgetary control of funds contributed by citizens - and the Institute believes that it will, wherever given an honest trial - then such simplification

is democratic. Democracy is not synonymous with waste and incompetence. Every democratic City may have as economic and as efficient administration of civic services as it demands and is willing to work for.

3. The Importance of Effective Personnel Administration In Civic Government

In many cities salaries, wages and other payments for personal services rendered by city councils and school boards may consume ^{half or} more than half of local revenues. From this standpoint alone appointments to civic staffs, promotions in civic employment and retirements from civic staffs, on merit alone is important. When it is considered that the cost of other objects of civic expenditure such as purchases and debt charges depend in the last analysis on the human factor, the importance of effective personnel administration is even more obvious. The form of organization having once been decided, the most efficient people should be obtained and fitted into this administration. The general custom of fitting the form of administration to the personnel is extremely expensive and must lead finally and inevitably to a breakdown of the civic machinery.

In this connection the Institute is compelled to say that the maintenance of an actuarially sound retirement fund is extremely helpful to the maintenance of an efficient staff. Civic retirement or pension funds are not primarily for the protection of the employees but for the protection of the taxpayers. In practice retirement of employees, who

have given years to the civic service, but have lost their effectiveness, is impossible.

The suspension of such funds or of participation in such funds may effect temporary relief to the tax rate, but only at the expense of future taxpayers. Evidence is not lacking that before long Halifax will feel the need of an actuarially sound retirement fund to which all employees belong and to which they as well as the City make contributions.

4. The City Hall

The City Hall is a very old building and is not laid out to meet the needs of the civic government under modern conditions. The City Engineer's Department occupies offices on two floors and plans to which access is frequently required are in the basement. As has been pointed out the quarters of the Treasurer are quite unsuitable. The quarters of the public library, the City Auditor's Department, the Health Department, the Assessor's Department and the City Clerk's Department are either inadequate or unsuitable.

At the same time there exists on the third floor large unoccupied space which, if elevator service were supplied, could readily be made available for offices. The only question as to its use is safety. The Fire Department could readily answer the question as to whether or not it could be made safe.

The elevator shaft, we are informed, already exists and may without great alterations be utilized for installation.

If this be true, not only would added space be available but communication within the building would be facilitated and time saved.

The unorganized mass of old records piled in some of the rooms should be carefully examined, the useful material catalogued and all arranged in an orderly manner.

5. General

While the quality of any particular urban municipal government contains many intangible factors which may not be measured, a general gauge of the effects of the system as a whole is afforded by long range financial statistics comparative from the standpoint of the City itself and in relation to other communities of similar size and faced by similar problems. It is necessary at all times of course to bear clearly in mind that there are many factors which influence financial results other than the form of civic government, or the quality of the citizenship upon which the civic government rests. There are important differences between communities as to the extent be met with and the stages of development in which they find themselves. Even in the same cities, the same influences are not always operative in the same degree at all times; widespread economic forces may distort the lines of progress at various stages; and changes in the rate of growth, the make up of population, etc. may be very marked. Bearing these things in mind, however, an examination of the statistical background, if only general trends are considered, is of

considerable assistance in an examination of a city's form of organization and governmental set-up. When such a statistical comparison, however, either of various periods in its own history, or with other cities seems to be favourable, does not mean that there is no room for improvement or that the fact may be used as the basis of an argument for doing nothing. It is usually possible to find some one in worse case than one's self, or to convince one's self that one is not getting much worse; but the end to be attained is not one of respectability, but of the most complete use possible of the available resources.

The first tables below show some important facts for each of the past seven years and of selected years in the preceding nine-year period. These sixteen years cover a period of depression.

FINANCIAL STATISTICS FOR REPRESENTATIVE YEARS 1920-21 to 1937-38

| Year | Population | Tax Levy (1) | | Tax Collections | | | | Accumulated Tax Arrears (9) | | | Realty Assessment | |
|---------|-----------------------|-----------------------------|----------|-----------------|---|----------------------------|--|-----------------------------|----------|--------------------------|-------------------|----------|
| | | Total | Per Cap. | Current | % Collections on Current Year to Current Levy | Total | % Current Year's Collections to Current Levy | Total | Per Cap. | % to Current Year's Levy | Total | Per Cap. |
| 1920-21 | 58,372 ⁽⁷⁾ | \$1,516,337 ⁽¹⁰⁾ | \$25.98 | \$1,016,684 | 67.0% | \$1,234,003 ⁽²⁾ | 81.4% | \$ 886,196 ⁽²⁾ | \$15.18 | 33.0% | \$42,701,700 | \$731.54 |
| 1921-22 | 60,000 | 2,005,100 ⁽¹⁰⁾ | 33.42 | 1,240,299 | 61.9 | 1,538,303 ⁽³⁾ | 76.7 | 1,577,874 ⁽³⁾ | 26.30 | 38.1 | 46,563,100 | 776.05 |
| 1925-26 | 57,564 | 1,855,595 | 32.23 | 1,283,200 | 69.1 | 1,877,919 ⁽⁴⁾ | 101.2 | 2,083,884 ⁽⁴⁾ | 36.20 | 30.9 | - | - |
| 1928-29 | 55,000 | 2,005,268 | 36.46 | 1,561,585 | 77.9 | 2,004,897 ⁽⁵⁾ | 100.0 | 812,771 ⁽¹¹⁾ | 14.78 | 22.1 | 44,196,300 | 803.57 |
| 1930-31 | 59,275 ⁽⁷⁾ | 2,045,051 | 34.50 | 1,600,032 | 78.2 | 1,957,473 | 95.7 | 926,195 | 15.63 | 21.8 | 45,897,200 | 774.31 |
| 1931-32 | 63,000 ⁽⁸⁾ | 2,104,720 | 33.41 | 1,674,390 | 79.5 | 2,035,788 | 96.7 | 980,825 | 15.57 | 20.5 | 47,360,350 | 751.75 |
| 1932-33 | 64,802 | 2,119,942 | 32.71 | 1,594,999 | 75.2 | 1,969,544 | 92.9 | 1,123,520 | 17.34 | 24.8 | 48,297,150 | 745.30 |
| 1933-34 | 63,387 | 2,105,582 | 33.22 | 1,563,172 | 74.2 | 1,971,988 | 93.7 | 1,245,167 | 19.64 | 25.8 | 48,435,700 | 764.13 |
| 1934-35 | 63,906 | 2,122,745 | 33.22 | 1,552,410 | 73.1 | 1,998,723 | 94.2 | 1,998,723 | 31.28 | 26.9 | 48,262,125 | 755.20 |
| 1935-36 | 64,317 | 2,168,715 | 33.72 | 1,613,471 | 74.4 | 2,108,742 | 97.2 | 1,435,614 | 22.32 | 25.6 | 47,819,380 | 743.50 |
| 1936-37 | 64,279 | 2,146,010 | 33.67 | 1,601,123 | 74.6 | 2,105,081 | 98.1 | 1,461,427 | 22.74 | 25.4 | 47,752,100 | 742.89 |
| 1937-38 | 65,499 | 2,235,357 | 34.13 | 1,688,839 | 75.6 | 2,233,031 | 99.9 | 1,455,623 | 22.22 | 24.4 | 48,590,325 | 741.85 |

| Year | Debtenture Debt | | | | Sinking Fund Reserve | Net Debtenture Debt | | Contingent Liabilities | | Net Debtenture Debt plus Contingent Liabilities | | Unfunded Debt | Bank Loans |
|---------|-----------------|-------------|-------------|--------------|----------------------|---------------------|----------|------------------------|----------|---|----------|---------------|------------|
| | General (6) | Schools | Waterworks | Total Gross | | Total | Per Cap. | Total | Per Cap. | Total | Per Cap. | | |
| 1920-21 | \$ 5,379,221 | \$2,034,170 | \$1,784,025 | \$ 9,197,416 | \$1,196,315 | \$ 8,001,101 | \$137.07 | \$ 565,000 | \$ 9.68 | \$ 8,566,101 | \$146.75 | \$ - | \$ 113,902 |
| 1921-22 | 5,736,899 | 2,100,592 | 1,984,025 | 9,821,516 | 1,375,592 | 8,445,924 | 140.76 | 565,000 | 9.42 | 9,010,924 | 150.18 | - | 135,097 |
| 1925-26 | 6,780,287 | 2,241,233 | 2,082,680 | 11,104,200 | 1,986,017 | 9,118,183 | 158.40 | 1,315,000 | 22.84 | 10,433,183 | 181.24 | - | 2,195,239 |
| 1928-29 | 9,060,654 | 2,183,033 | 2,099,306 | 13,342,993 | 2,928,165 | 10,414,828 | 189.36 | 750,000 | 13.64 | 11,164,828 | 203.00 | - | 319,782 |
| 1930-31 | 9,323,752 | 2,536,041 | 2,080,248 | 13,940,041 | 3,155,981 | 10,734,060 | 181.09 | 750,000 | 12.65 | 11,484,060 | 193.74 | - | 317,006 |
| 1931-32 | 9,363,442 | 2,536,680 | 2,080,221 | 13,980,343 | 3,456,537 | 10,523,806 | 167.04 | 800,000 | 12.70 | 11,323,806 | 179.74 | - | 449,362 |
| 1932-33 | 9,911,659 | 2,649,412 | 2,080,221 | 14,641,292 | 3,807,284 | 10,834,008 | 167.19 | 800,000 | 12.35 | 11,634,008 | 179.54 | 29,757 | 470,389 |
| 1933-34 | 10,096,840 | 2,655,682 | 2,080,221 | 14,832,743 | 4,132,633 | 10,700,110 | 168.80 | 800,000 | 12.62 | 11,500,110 | 181.42 | 174,120 | 570,985 |
| 1934-35 | 10,385,652 | 2,687,152 | 2,101,209 | 15,144,013 | 4,466,621 | 10,677,392 | 167.08 | 800,000 | 12.52 | 11,477,392 | 179.60 | 38,907 | 610,039 |
| 1935-36 | 10,514,249 | 2,655,322 | 2,101,209 | 15,270,780 | 4,776,850 | 10,493,930 | 163.16 | 984,000 | 15.30 | 11,477,930 | 178.46 | 55,472 | 618,605 |
| 1936-37 | 10,471,394 | 2,656,403 | 2,101,209 | 15,229,006 | 5,149,496 | 10,079,509 | 156.81 | 979,000 | 15.23 | 11,058,509 | 172.04 | 109,594 | 764,950 |
| 1937-38 | 10,826,707 | 2,647,418 | 2,186,569 | 15,659,694 | 5,485,382 | 10,174,312 | 155.34 | 974,000 | 14.87 | 11,148,312 | 170.21 | 8,588 | 540,015 |

(1) Includes Provincial Highways Tax, provision for short tax collections and bank, company and special taxes, but it does not include an annual amount ranging from \$1,500 to \$1,900 for school allowance or "rebate". The estimated revenue from the poll tax and the non-residence tax estimated at \$2,000 in 1920-21 and 1921-22, \$6,000 in 1925-26, \$5,000 in 1928-29, \$18,000 in 1930-31 and 1931-32, and \$25,000 from 1932-33 to 1937-38 and an estimated unexpended balance of \$5,000 per year are deducted from the total tax levy. Estimated income (e.g. from hack and bicycle licenses, dog tax, rents, hospital accounts, Nova Scotia Light and Power Co., C. N. R. taxes, contributions from City Officials, surplus from poll tax, transfer of profits from Water Works Department, etc.) amounting to \$75,500 in 1920-21, \$72,000 in 1921-22, \$60,200 in 1925-26, \$65,090 in 1928-29, \$72,500 in 1930-31, \$87,951 in 1931-32, \$107,107 in 1932-33, \$212,863 in 1933-34, \$203,939 in 1934-35, \$194,122 in 1935-36, \$205,392 in 1936-37, and \$173,361 in 1937-38, is likewise deducted in each case.

(2) Covering years 1912-13 to 1920-21 only.

(3) Covering years 1908-09 to 1921-22.

(4) Covering years 1908-09 to 1925-26. As at April 30th, 1925, \$24,975 had been transferred to the defalcation account, \$17,413 had been written off as uncollectible, \$32,478 written off by order of the Board of Tax Arrears in Dispute.

(5) Covering years 1908-9 to 1928-29; for subsequent years from 1925-26.

(6) Includes Fire, Streets, Local Improvements, Sewers, Silliker Car Works, Tax Loan, etc.

(7) Census Figure.

(8) Population figures 1931 to 1938 supplied by City of Halifax.

(9) Does not include Poll Tax Arrears.

(10) Includes the actual amount of Provincial Highways Tax Collections.

(11) Tax Arrears for the years extending from 1908-09 to 1924-25 were funded by way of the issue of a loan of \$1,508,000 in 1926. Thereafter cumulative tax arrears pertain to the years subsequent to 1924-25. (May 1st, 1925)

The second table gives some comparative figures with some other Canadian cities. Not too much value can be placed on detailed comparison as no two cities have uniform methods of accounting, reporting and taxation. This is particularly true of accumulated tax arrears statistics which are largely affected by differences in form of taxation. There is, for example, an important household tax in Halifax. There is some value in such statistics as indications of further inquiry and they are given for what they are worth.

STATEMENT SHOWING SOME FINANCIAL STATISTICS FOR THE YEARS 1921 and 1937

| City | Fiscal Year | Population | Net Total Debenture Debt Per Cap. | Assessed Value for Taxation Per Cap. (3) | Tax Levy Per Cap. | Accumulated Tax Arrears Per Cap. | Percentage of Tax Collections on Current Year to Current Year's Levy (1) |
|------------|-------------|------------|-----------------------------------|--|-------------------|----------------------------------|--|
| Hamilton | 1921 | 114,151 | \$116.02 | \$1,102 | \$38.78 | \$ 5.18 | - |
| | 1937 | 154,052 | 181.34 | 1,066 | 44.11 | 12.36 | 85.0% |
| Calgary | 1921 | 63,305 | 333.98 | 1,046 | 52.65 | 49.38 | - |
| | 1937 | 85,726 | 152.70 | 662 | 40.24 | 15.09 | 76.4 |
| London | 1921 | 60,959 | 170.91 | 885 | 38.50 | 1.91 | - |
| | 1937 | 76,424 | 104.99 | 1,079 | 45.02 | 13.16 | 83.1 |
| Halifax | 1921 | 60,000 | 140.76 | 994, | 33.42 | 26.30 | - |
| | 1937 | 65,499 | 155.34 | 905 | 34.13 | 22.22 | 75.6 |
| Saint John | 1921 | 47,514 | 115.59 | 1,179 | 35.13 | 5.52 ⁽²⁾ | - |
| | 1937 | 50,000(e) | 121.10 | 893 | 41.82 | 14.92 | 68.5 |
| Victoria | 1921 | 38,727 | 416.95 | 1,841 | 48.93 | 41.74 | - |
| | 1937 | 40,000 | 336.04 | 902 | 41.99 | 14.20 | 82.3 |

(1) Percentage of Tax Collections on Current Year to Current Year's Levy not available for the year 1921 except in the case of Halifax.

(2) 1921 Arrears only.

(3) All sources.

(e) Estimated.

The per capita figures used in these tables are of necessity based on approximate population figures. They are, however, sufficiently accurate, we think, to indicate trends. An examination of these tables shows:

Table 1.

1. That the total tax levy for 1937-38 was higher than in any year on the list, but that during the last 7 years the tax levy has fluctuated between \$2,105,000 and \$2,235,000.
2. That the total tax levy per capita, 1937-38, was the highest since 1930-31, but that the fluctuation during the last eight years was between 32.71 in 1932-33 and 34.50 in 1930-31.
3. That the record of current tax collections in 1937-38 was the best since 1931-32 measured by percentage of tax collections on the current year's levy.
4. That for the first time since 1928-29, the total taxes collected in 1937-38 were approximately the same as the current tax levy in that year.
5. That the total of tax collections, 1937-38, exceeded the total of any year in the list.
6. While the total gross debenture debt, 1937-38, was the highest of the years shown, the per capita net debenture debt (gross debt less sinking fund and reserves) has decreased annually since 1933-34 and is now actually lower than in 1925-26. The same is true when contingent liabilities are included.

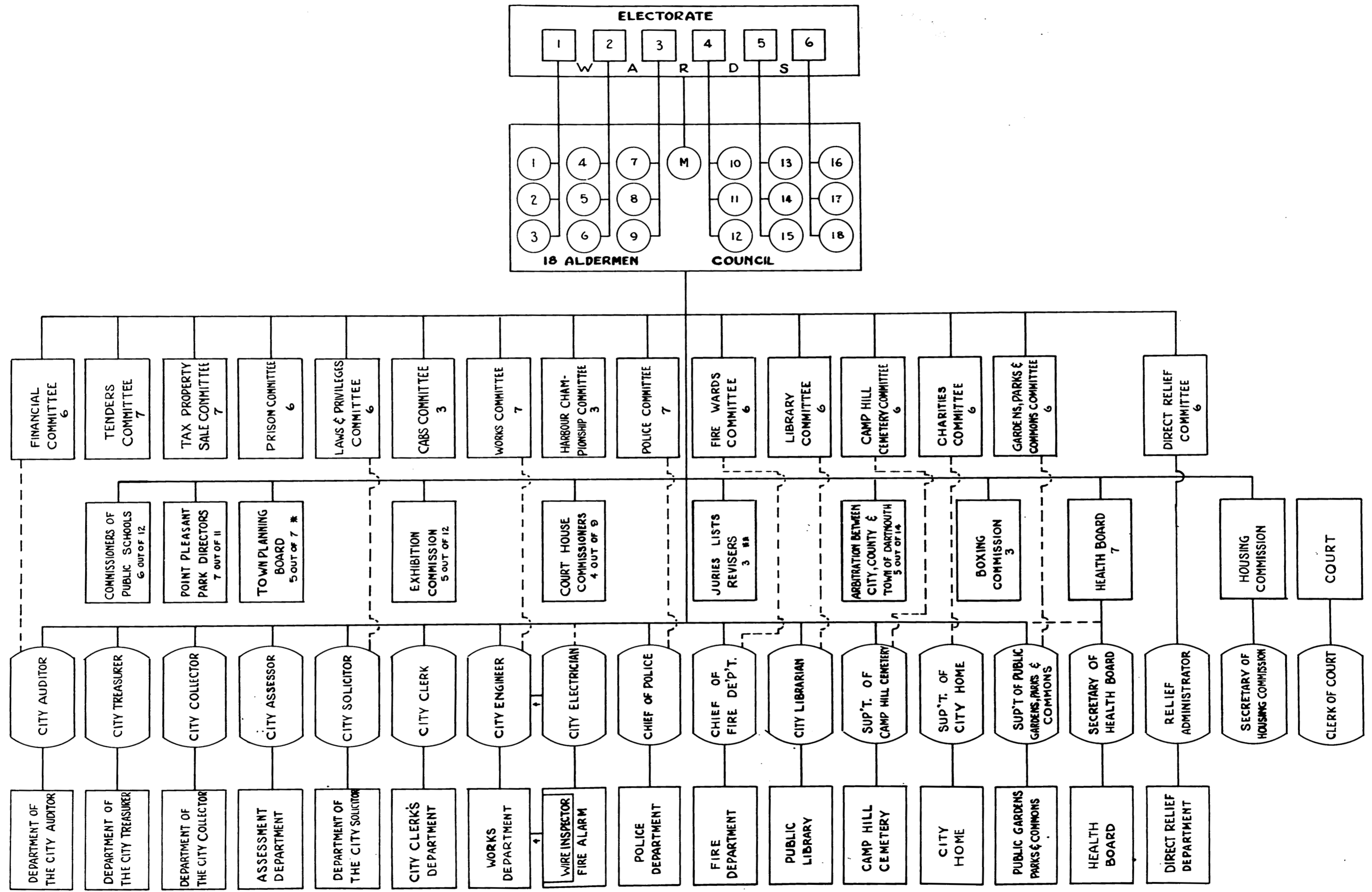
7. Bank loans in 1937-38 were the lowest in five years and about one-fourth of what they were in 1925-26.
8. Realty assessments per capita have decreased for four years, but have been remarkably stable since 1920-21. The highest point was in 1928-29 at the height of the period preceding the depression. The total assessment, however, in 1937-38, was greater than that by over four million dollars and the total assessment has remained remarkably stable for the last six years.

Table 2

1. The per capita tax levy was, in 1937, the lowest on the list and three cities on the list had increased their per capita tax levies more in sixteen years.
2. In 1937, the percentage of tax collections on the current levy was next to the lowest of the cities on the list.
3. Of the six cities on the list, three had in 1937 a lower per capita net debenture debt than Halifax, but the increase in Halifax during sixteen years has not been large.
4. Accumulated tax arrears per capita in 1937 were higher than those of the six cities on the list, but had decreased markedly in sixteen years.

It should be borne in mind, however, that a comparison of one year with another in the same city is safer and more valuable than comparison with another city, particularly if all the salient factors are not fully known.

CHART A
PRESENT GENERAL ORGANIZATION
CITY OF HALIFAX NOVA SCOTIA



* INCLUDING THE CITY ENGINEER
 ** INCLUDING THE CITY CLERK

CHART B

SUMMARISING RECOMMENDATIONS IN THE REPORT, OMITTING STATUTORY BOARDS AND COMMITTEES EXCEPT THE HEALTH BOARD, WITH THREE ALTERNATIVES FOR THE ELECTIVE POLICY FORMING BODY

- B₁ THE PRESENT ORGANIZATION
- B₂ THREE WARDS, MAJORITY OF COUNCIL ELECTED AT LARGE
- B₃ NO WARDS, MAJORITY OF COUNCIL ELECTED AT LARGE

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