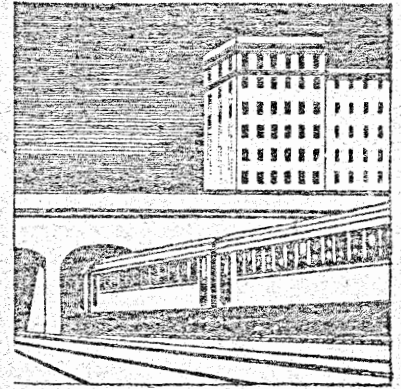
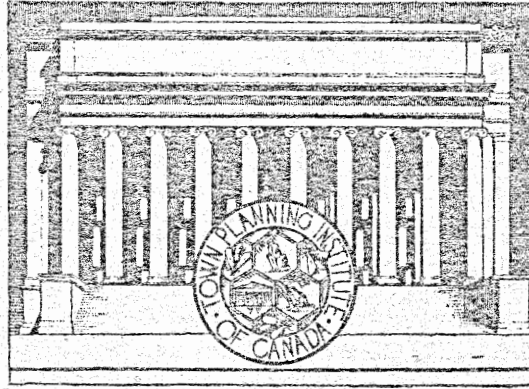


# TOWN PLANNING



## THE JOURNAL OF THE TOWN PLANNING INSTITUTE OF CANADA

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APRIL 1929

VOLUME VIII.

NO. 2

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Published bi-monthly by the Town Planning Institute of Canada, Ottawa. Subscription price, \$2.00 a year.  
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# TOWN PLANNING

VOL. VIII.

OTTAWA, APRIL, 1929

NO. 2

## The World Movement for Better Housing for Families of Small Income and for the Abolition of Slums

The better housing movement for families of small income has assumed world-wide dimensions and in some countries has led to methods of experimentation which have defied all accepted principles of social economy. In the face of an urgent human need legislators of all parties in European countries have broken across the political and social customs created by centuries of habit, rather than of systematic thinking, and the massed power of government credit and government machinery have been called into action, just as the nations call out their military forces in time of national peril.

For the housing conditions of families of small income as they exist in practically all countries have been recognized as national peril. "The health and happiness of millions of men, women, and children," says the British *Nation*, "are at the present time more directly affected by the nation's housing programme than by any other service in the whole realm of local government." The industrial age was so busy making machinery and making money that its undoubted genius was largely exercised in these pursuits and the scientific and humanistic organization of social life was woefully neglected. Since money could be made out of land values created by the assembly of people in towns and cities, money was so made by parasitic individuals and companies and the old spaciousness of living was destroyed to satisfy the greed of a one per cent section of the community, which always managed to secure important seats of power in the counsels of communities. The divine right of business became the accepted doctrine, while the divine right to decent home life for working families was largely neglected. Room to live became for the common people in urban communities more and more restricted while the country-side became depopulated because there was no social science to make it interesting. London, Manchester, Liverpool and Birmingham turned their Whitechapels and Angel Meadows into abominable slums. The Island of Manhattan was bought for a few dollars, and now there are people living on it at a density of three thousand to four thousand persons an acre, while marvelous architectural structures are rising to the sky so closely packed together that no one can properly estimate from the crowded street the engineering

and architectural genius that have been woven into the texture of some of the best examples.

There came a time when some few men realized that most of the mess and squalor of so-called great cities was due to private trading in the most fundamental need of life—that is, some place on the earth where work and play and shelter for families could be found. They bought large areas of country land, built new towns upon them, towns planned for industry and wholesome living, with plenty of garden cottages and dedicated the land to the common service of the community for all time. In this way they solved hundreds of problems connected with town growth and the economical housing of working families—by refusing to allow the problems to be born. The aim and achievement was a successful marriage of town and country with such wise provision for the enduring amity of the two that neither would seek dissolution in divorce.

But this method of solving the problem of bad and congested living is still too peacefully revolutionary for present general thinking and some years of courageous experimentation will be necessary before its essential reasonableness and justice will commend it as a universal policy. It is significant, however that political leaders in the old country are vying with each other in forecasting the time when a Garden City policy will be adopted by Great Britain. The London Times recently declared that one of the principle features of the British Conservative Party's programme at the general election will be "an extensive scheme of slum clearance and reconditioning of slum property to be brought forward in the early days of the new parliament, as an adjunct to the housing scheme, which has been one of the most successful features of the present government record." Premier Baldwin declared two years ago that "the day must come when we shall have to eviscerate our great cities, a tremendous task, but a task to which the imagination and wisdom of the best people will be devoted." The British Minister of Health declared last year that he was one of those who would not be content until every square inch of the country from Land's End to John O'Groats was the subject of town planning. There should be encouraged the starting of new industries and the removal of existing factories to Garden Cities, which should be founded in

the country where the inhabitants would live close to their work under the best possible conditions. These communities should not exceed from 30,000 to 50,000 people and should be surrounded by a belt of agricultural land for the purpose of health and recreation and for local food production.

Sir. W. Joynson-Hicks, British Home Secretary, has declared that the need of England is satellite towns, complete new entities planted out in the country districts where people would be able to live far better, far happier and far healthier lives than they could possibly live today under existing conditions in the cities. Mr. Lloyd George has declared that one of the first conditions of national strength, national efficiency and national happiness is some scheme of town planning which will enable every child to have its fair share of the good things God has intended for them. The Hand-Book for Speakers of the Liberal Party declares that the best cure for bad conditions in old towns is to build new towns wherever possible and after the pattern of Letchworth and Welwyn Garden Cities. The Labor Party has also passed resolutions advocating the establishment of new towns on Garden City principles with community ownership of the land. Referring to Glasgow's housing conditions Mr. Baldwin has said that the task of improving the worst quarters in our great cities is hard enough to demand the cooperation of the best men and women of all the classes and those who withstand such improvement, whether from a selfish regard of their own welfare and property or desire to monopolize their skill and exploit the city, those people in whatever ranks of life they are found are the worst enemies of the communal life. And the Prime Minister of the Dominion of Canada has written in his book "Industry and Humanity" that "The care with which many communities are safeguarding their development and the efforts being made in older countries to eradicate the slum and to develop suburban and garden city communities, by means of cheap and rapid transit and the control of land values, are fine expressions of the new spirit which substitutes the community for a property sense." Mr. King writes that "while town planning and rural planning and development were almost unthought of a generation ago today they are subjects of scientific study and compel the recognition of government. It is to be hoped that ere long public opinion will no more tolerate the slum and the over-crowded tenement than it would tolerate plagues such as were prevalent a generation ago."

One sees therefore once more how the heterodoxy of one generation becomes the orthodoxy of the next. As the philosopher *Punch* suggests, when bishops and deans preach heresy, vicars may call their heresies by a more respectable name.

What Bishops even and Deans declare  
No Vicar now need say by proxy;  
With pardonably triumphant air  
He revels in his orthodoxy.

In books of social philosophy such as the "Social Re-construction," of Bertrand Russell one can meet paragraphs like the following:

No good to the community, of any sort or kind, results from the private ownership of land. If men were reasonable they would decree that it should cease tomorrow, with no compensation beyond a moderate life-income to the present holders.

And this from a scion of a British aristocratic family, many of which families are holding large sections of the British isles deriving, in many cases, from the gifts of irresponsible monarchs.

But for some time, doubtless, there will be powerful interests connected with the traffic in land occupying positions of authority on public bodies and resisting the plain justice of land-for-use, not for speculation, and the Garden City movement, making demands upon wider social and economic thinking, not to say a wider civilized humanism, will advance only by slow degrees. Its reasonableness and justice will be its chief offence and the fact that its benefits are meant to be shared by all and not to be concentrated in the hands of a small group of fortune-making adventurers.

With the release of nations, however, from the torment and tumult of war, the general suspension of normal building operations and the destruction of building in Europe, there has risen during the last ten years a world movement to provide homes for working families and to make some improvement in the quality of their environment. The problem has been accepted as a challenge to civilization which must be solved in the interests of national health and well-being. Private enterprise alone had failed to justify its favorite doctrine of demand and supply, and in Europe, in the British dominions, and even in South America, central and local governments have shouldered the responsibility and millions of houses have been built for sale and renting for the housing of families of small income. In England and most of the European countries the provision has taken the shape of garden cottages. In other countries, as in Austria, huge apartment blocks have been erected and new forms of architecture have been evolved. In Vienna a socialist government threw over all pretense of economic orthodoxy and built apartment blocks at the public expense and rented them to working families at the cost of up-keep. In other countries efforts have been made to keep closer to economic traditions, though subsidies have been common as war measures both to local authorities undertaking the work and to private builders, who have thus been attracted to take part in the movement. In most places however, and especially in England, social criticism takes the form of complaining, not of the unprecedented methods adopted, which are regarded as unavoidable, but that the class most needing home accommodation, the class living without margin to their incomes, described as low-paid wage



earners, has not yet been adequately reached—even though rents of \$10.00 a month are common—and it is urged in such books as, "How to Abolish the Slums," that slum clearance has scarcely yet been touched and that millions more houses will have to be built before the economic maxim of demand and supply can be trusted. In New York and Chicago great apartment blocks are being erected by private enterprise, but seldom below a rental of \$9.00 per room per month, and more often reaching to \$14.00 and \$15.00—which must prove beyond the reach of that one third the United States population, who are

said to living on incomes of less than \$1,200 a year. In a document recently presented to the New York City council, to which further reference will be made, it is stated that more than two million people are living in New York under insanitary conditions, many under distressing conditions and some under disgraceful conditions, and for thousands home is a mockery. It is the purpose of this review of this most significant world movement to indicate trends of thinking in different parts of the world and to show the relation of town planning to the problem of better housing for working families.



*Courtesy American City Magazine.*

#### HOUSING FOR NEGRO FAMILIES

A City Block in Chicago's South Side, which is being developed to house 417 Negro families of the better income group. One notices the excellent provision—as city blocks go—for interior courts, light and air. An interesting descriptive article concerning this project will be found in the March number of *The American City Magazine*. An editorial note reads as follows: "A somewhat similar project in New York, which has already demonstrated its success, is the Paul Laurence Dunbar Apartments, occupying the large block between Seventh and Eighth Avenues and 149th and 150th Streets in New York. This

development, financed by John D. Rockefeller, Jr., contains 511 suites. Two rooms deep, the six independent buildings are set around the outside of a large rectangle, the interior being devoted to gardens and a well-equipped children's playground. Before construction was completed last year the demand for suites had greatly exceeded the supply and the buildings are now 100 per cent occupied by Negro families to whom they have been sold on an easy payment basis, calculated to bring Mr. Rockefeller an ultimate return of his investment with interest at  $5\frac{1}{2}$  per cent per annum."

# HOUSING REPORT OF THE NEW YORK SUBCOMMITTEE ON PLAN AND SURVEY

Sometime ago a New York subcommittee on housing, zoning and distribution of population, a subcommittee of the City Committee on Plan and Survey appointed by Mayor Walker, of which Mr. Lawrence Veiller is chairman, presented a report of much significance containing recommendations to the civic authorities on how to deal with the problem of New York housing for families of small income. It is admitted that New York has been conscious of a serious housing problem for one hundred years and that no satisfactory steps have been taken to solve the problem so far as families of low income are concerned. The various attempts that have been made to deal with it are recalled and appraised *ad valorem* and a special note is given to the work of the Tenement House Department on which the City has spent more than \$17,000,000 during the last twenty-five years and has now a staff of five hundred employees and an appropriation of over a million dollars for its work in 1928. Yet among the strongest suggestions for improvement is the plea for adequate staffing and financing of this very important department.

Describing present conditions the report states:

Are the great mass of the people of this City today living under adequate conditions? Is New York's housing something that the City can be proud of? Is it worthy of a City of the greatness, the wealth and the intelligence of New York?

Has the old stigma of "having the worst housing conditions of any City in the civilized world" been removed?

We regret to say that the answer to all these questions must be in the negative.

No truthful person can say that the great mass of the people of New York are either adequately or well housed.

A third of the City's population—over two million people—live under unsatisfactory conditions, many under distressing conditions, some under disgraceful conditions. For thousands home is a mockery. It consists of two or three small rooms of which but one is adequately lighted—and often, even not that one—and none of which is adequately ventilated; rooms that in the hot summer days and nights become an Inferno of torture to little children, the sick and the weak.

For the persons living in these houses there is little privacy; there are no reticences; they must share the processes of living with other families; they must use a common water closet; they must get all the water they use from a common faucet in the public hall; the fire peril menaces them at all times—at any hour of the day or night they may be called upon to leave all and flee for their lives.

This is the state of two million people, over a third of the City's population, viz., those who live in the so-called "old law" tenements or those erected before the tenement house law of 1901 worked its beneficent changes.

Half of the City's six million people, it is true, have the benefit of living in the "new law" tenements, viz., those built under the law enacted in 1901, and may be said to enjoy rooms that are moderately well lighted and ventilated and have proper sanitation, such modern conveniences as running water, bath tubs and modern plumbing, such privacy as can be expected in multiple-dwellings, and comparative safety in case of fire, with at least a fair chance for escape in that event.

But great as the advance is in the conditions under which these three million people live, as contrasted with the less fortunate two million who live in the older buildings, the homes of all the people in this City are still far from what the homes of the people should be in a great City like New York.

There is neither adequate light nor sufficient ventilation in most dwellings. Back yards and courts which furnish all the light and air that many rooms receive are still much too small—too narrow to admit sufficient light or a free sweep of air. Such open spaces, sufficient in size for buildings of low height, cease to be so when buildings are erected to a great height.

Buildings are much too high. Such buildings shut off light and air not only from their occupants but destroy neighborhood amenities. One tall building in New York at noon casts a shadow one-sixth of a mile in extent. The number of high buildings is steadily increasing. The tendency is to build higher and higher.

No laws thus far enacted restricting the height to which buildings may be erected have dealt adequately with the situation. Apartment houses housing many people are now being erected to heights of 15 and more storeys. Were a serious fire to break out in such buildings, under certain circumstances, the fire department would be helpless to stop its progress, and there might be a great calamity.

With high buildings increasing in number, existing public open spaces have become inadequate, hemmed in as they are by canyon walls.

The City is becoming a sunless City. Few rooms now receive the direct rays of the sun, and many never receive them at any hour of the day or at any season of the year.

The population through intensive occupancy of the land is becoming much too densely housed.

The concentration of population that is found in many parts of the City is unparalleled. Nowhere else in the civilized world can similar

conditions of overcrowding be found—or even conditions remotely approaching them.

England has adopted as her standard for post-war Housing a maximum of 12 families to the acre—in extreme cases in her crowded cities, sometimes as many as 16 families or 80 persons to the acre are permitted. Contrast this with New York. Here, instances can be found of people living 1,000, 2,000—and in some cases 3,000 and 4,000 persons to the acre.

This trend towards increased congestion of population, due to over-use of the land, and excessive height of buildings has been steadily increasing in recent years. Thus far no direct attempts have been made to stop it. Although many other cities in this country are now regulating and controlling this evil through zoning laws which limit the number of people that may live on a given area of land, New York has not kept pace with them; her laws are silent on the subject.

New York is a City of multiple dwellings—not a City of small houses. In this respect it is unique among American cities—the only City approaching it in this regard being Chicago. All other American cities are cities where the small house predominates and the multiple-dwelling is the exception rather than the rule.

Originally, New York was also a City of small houses but that was nearly a century ago.

From this presentation of "Present Conditions" the report moves to constructive suggestions, many of them scarcely less drastic and fundamental in character than government housing itself. Says the report: "We are not concerned with questions of expediency . . . but with suggestive remedies for present evils which cry out for relief."

Among the constructive suggestions are: The cities should insure an adequate amount of light and air to all dwellings of every character erected in the future. This, it is said, can be accomplished through the requirement of larger courts and larger yards. No dwelling erected in the future should exceed two rooms in depth. Under such methods there would be no courts and no air shafts, no inadequate lighting and inadequate ventilation. Practically all problems, says the report, with what seems to us undue optimism, will be remedied by this one measure. Its advantages however have been already demonstrated in certain new projects such as Sunnyside, Long Island. A strong plea is put forward for the adoption of the new kind of glass for windows which does not shut out the ultra-violet rays of the sun. The evils of high buildings should be dealt with and the standard height should not exceed the width of the street. Manhattan should have a law of ancient lights so that it would be no longer possible to steal light from neighbouring buildings. It is admitted that certain building developments in New York are past redemption, but it is argued that it is not too late to save

most of the city from the tenement house blight. It is recommended that the New York zoning law should be modified and improved so that districts could be established strictly limited to one-family dwellings and that those districts where one family-dwellings predominate at present should be saved from the invasion of apartment houses "which always ruin and destroy a private dwelling district and drive the people out." The New York system of property division, the ordinary 25x100 ft. lot and even 20x100ft. is strongly condemned. It is recommended that the Tenement House Department should be transformed into a housing department of the city government so that it would concern itself not only with tenement houses or multiple dwellings but extend its supervision and control to all buildings in which people live. It is admitted that little has been done in slum clearance in New York and it is recommended that a definite slum clearance policy should be adopted. Certain methods are suggested for this purpose which would result in the creation of much-needed small parks in the congested districts of New York.

#### AMERICAN NATIONAL HOUSING CONFERENCE AT PHILADELPHIA

The executive officers of the American National Housing Conference recognize that the housing problems for families of lower incomes have common features in the United States and Canada and regularly invite Canadian students of the subject to their periodical conferences. The 10th Annual Conference was held at Philadelphia at the end of January and was attended by a group of Canadian representatives including Mr. W. W. Cory, Deputy Minister of the Interior, Mr. Percy E. Nobbs, president of the Town Planning Institute of Canada, Mr. J. M. Kitchen, secretary-treasurer of the Institute, Mr. A. Buckley, editor of *Town Planning*, and Miss Mary Jennison, editor of *Social Welfare*, the journal of the Social Service Council of Canada. Mr. Noulon Cauchon was unable to be present on account of family illness and his subject "Hexagonal Blocks for Residential Districts" was admirably treated by Mr. J. M. Kitchen.

While the conference was described as a housing conference the executive showed clearly, in drafting their program, their recognition of the fact that housing, town planning, re-planning of towns and cities and even regional planning are so intimately connected in their aims and operations that they cannot be logically separated in any complete scientific program of housing reform. All these subjects were treated during the conference and one of the chief lessons inculcated was that any housing scheme which fails to recognize the relation of housing to these wider concepts of civilized planning must fail in effectiveness and be regarded as a temporary expedient.

There must have been in all some 50 speeches,

papers, addresses delivered during the conference, without counting much animated discussion. The volume of transactions will be published by the National Housing Association during the present month and should be secured by all who are interested in the American movement of thought on these important subjects. In this number of *Town Planning* nothing more can be attempted than brief comments on the discussions and the publication *in extenso* of one or two significant papers.

#### A SLUM CLEARANCE POLICY

Mr. Lawrence Veiller, secretary of the National Housing Association dealt with "A Slum Clearance Policy and Program", aiming first at a definition of the slum as a section of the city that has run down so as to be disadvantageous to the community, or, more shortly, a blighted district. This first definition contains the important statement that a slum is disadvantageous to the community though it does not cover the important fact that it is first disadvantageous to the families who are the victims of it. The strictly humanistic point of view would, of course, put more stress on the disadvantages suffered by the people concerned and would proceed to ask the question whether the community is civilized enough to invent sufficiently powerful machinery to put an end to the slum, simply because it inflicts untold suffering upon certain sections of the community who have not made the slum and have no way of escape from it. But the other idea has potency in it. If the slum is disadvantageous to the community by breeding disease and crime and creating a bill of costs for hospitals, insane asylums and police supervision which the community must pay, then the revolt against the ever mounting taxation on average citizens may bring the matter into the realm of financial self-protection and so promote a policy of slum prevention, by town planning method, if not a policy of slum clearance.

Mr. Veiller discussed the surgical clearance of whole city areas of what he rightly considered slum districts. Was there any experience in America to determine an effective policy? The answer was practically, no. New York about 25 years ago cleared a number of blocks and turned the sites into playgrounds. There were several such efforts. Boston had done something and Washington had cleared some objectionable alleys. The one country that had done something effective was England, in Liverpool and London, as far back as 1875. Then Mr. Veiller proceeded to preach the familiar doctrine that conditions are different in the United States. They could not get an American man to live in an English Garden City house, he declared, nor an English man to live in American houses. This seems to us one of those unexamined doctrines that pass without challenge because they contain some idea of special and unchangeable quality in national character. We should like to see the thousands of poor families living in dark tenements in American cities offered the chance

to live in Garden City houses. Some enlightenment would have been welcome as to what English Garden Cities are aiming at and what they have accomplished. The idea seemed to be that they are collections of houses built in the country, cut away from all communication with social interests. This of course is very far from the truth. They are complete towns with continuously developing provision for wholesome work in daylight rooms and for social and recreational activities to which few communities can lay claim. The provision for all the uses of life is studied with scientific and sociological care and wisdom which has something more behind it than the incentive of gain. Any suggestion that life in the English Garden Cities is dull must be written down as absurd.

They are under the management of men and women who know by rich experience that a Garden City must be made interesting to all concerned or it must fail in its fundamental purpose, which is the enrichment of life, not for a few wealthy people but for all its citizens.

Mr. Veiller described the British method of slum clearance. He noted the fact that compensation for slum property was not given, but only for the site on which the slum property stood. If houses were condemned as unhealthy and a menace to public well-being they were not bought, but simply destroyed. Mr. Veiller described this as unfair treatment and had no sympathy with the British view that if a property owner had allowed his property to become a menace to public health it should be destroyed without compensation as an offence against public well-being. He thought American people would not agree to this principle.

Have we slums? asked Mr. Veiller. The answer is no. We have slums in some cities, we have slum spots in most of our cities. In New York, Cincinnati and St. Louis we have slums and slum areas extending for a large distance. In most other cities we do not have them. Has the time come to adopt a slum clearance policy? Yes, we should have done so long ago. How shall we go about it?

There must be (1) the authority of law, giving power to act under two conditions, power to clear areas because they are insanitary and public interest demands their demolition; (2) a special body must be created to do the work because existing bodies have too much to do already; (3) there must be an adequate basis of compensation fair to the city and the property owner; the city has mostly to pay through the nose; 10% is given in New Zealand over the assessed value of the property; that would not be constitutional in New York. It must be a basis of compensation to the two interests involved and a little extra to the owner for the inconvenience of giving up property. (4) What to do with cleared areas? The same or different kinds of population can be re-housed; new streets can be opened up or present streets widened and open spaces or small parks can



be created. But some way of reducing costs would have to be found. The ordinary city block is worth about \$1,000,000. The most practical scheme would be to clear whole city blocks and build tenements two rooms deep with centre spaces for parks. Whatever was done should be done in harmony with city planning.

At some points we failed to see the logic of Mr. Veiller's reasoning. If there are no slums there is no need of a slum clearance policy and programme. If there are slums in spots there are slums. Farm loans have been adopted in the United States by the use of State credit. Mr. Veiller is opposed to this means of "reducing costs" for home makers. He does not say how the "some way" of reducing costs is otherwise to be achieved and the parasitic growths that have fed upon the need of poor people for decent homes are to be otherwise cut away.

#### SLUM CLEARANCE BY PRIVATE EFFORT

Mr. Harold Bittenheim, editor of the *American City* in speaking on "Slum Clearance by Private Effort" set forth a policy of "re-conditioning" old property on the lines adopted by Mr. Claude M. Leigh in London. He quoted Mr. Leigh to the following effect:

My scheme is not one of slum clearance, but of slum prevention, because when you arrive at that stage when a block of property has become a slum, there is nothing else to do but tear it down and rebuild. My scheme is one of re-conditioning properties in areas that are becoming slums. One of the most important factors is dealing only with property that is structurally perfect; that is, where the four walls are sound.

I have purchased blocks of property in various parts of London, in almost every case in densely populated districts, and my procedure is this:

The first thing I do is to paint the whole of the exterior a very pretty green, a color that is very seldom seen in that class of property—attractive without being gaudy. That is the beginning, really, of the education of the tenant, inasmuch as the tenants immediately say, 'What is all this about?' or 'What a beautiful color,' or 'What a terrible color.' It makes them talk. Having finished that work, I send a letter to each of the tenants, pointing out that this particular estate will be administered on my cooperative basis, cooperative so far as it means the tenants' cooperation with me for the economy and good management of the estate. I usually get a good many replies saying they will be very happy to cooperate.

An inspection is made of every apartment, and the apartments are thoroughly re-decorated. Very often it is found necessary to take down walls to make two rooms into one or two rooms out of one—our system of education, as it were,

continued. Instead of papering the walls with a doudy-colored paper, I endeavor to persuade the tenants to have washable distemper or paint. They do not take to it very kindly at first, of course. Instead of painting the woodwork a dark brown or some color that doesn't show the dirt, we paint it perhaps a stone color or some light color. I have also introduced ironing boards in some cases, and always install a built-in dresser. We put wash houses on the roofs, which are usually flat, and perambulator garages in the yards.

While this is being done, we do not inconvenience the tenants. They have to help by giving possession of one room at a time. There are two reasons for this—the most important one being that there is nowhere to move them, and the other is, owing to the Rent Restriction Act, which is still operative, we cannot get possession of an apartment.

The apartments that I control average from two rooms to five in tenements, and a number of small houses of two storeys and over. The tenement blocks six storeys in height—approximately 24 families to the building—and in the other houses, as a general rule, there is a family on each floor, very seldom more and very often less.

Rent for this class of property in London is usually paid weekly, and is inclusive of all payments, including rates, taxes, insurance, janitor service, etc. Although the Rent Restriction Act prohibits an increase in rental of more than 40% over the pre-war standard (this is not rental, which means the rental less the amount that was then included for the rates), the additional amount of rates over and above the pre-war rates the owner is allowed to pass on to his tenant. As he must also allow any reduction from time to time in the amount of rate, it is necessary in most cases to make a readjustment of the weekly rent paid by the tenant, every six months.

It will readily be seen what a very large organization is necessary to control large estates, particularly when it is remembered that I have something like 30,000 tenements under my control. One of the first things I do when acquiring a new estate, is to open a local rent-receiving office and persuade the tenants to make their weekly payments to this office, instead of having collectors call upon them each week, as is the custom generally. An immediate saving is thus made, as there are many less rent collectors employed.

By the system of cooperation which is encouraged throughout, the tenants having been given a clean apartment in which to live (and incidentally I should like to mention here that each room is directly lighted and ventilated from the street or from the court-yard at the rear),



they are encouraged and do react so far as keeping the apartment clean is concerned. It has been found that by giving the poor class clean accommodations to start with, they are less inclined to damage that apartment and make it filthy, than is the case in dilapidated property in which the owner takes very little interest so long as he can get as large a rental as possible.

Notwithstanding the cost of bringing the apartments into sanitary and good condition, it has been found that by dealing with the sub on a wholesale basis, expenses and overhead charges can be very considerably reduced. Of course I employ direct labor for carrying out the repairs and maintenance. I have found it possible to provide a five-room apartment, decorated as before described, in a working-class district, at a rental of \$3.25 per week for the five rooms, inclusive of all charges. This rental is very much lower than the rent which is demanded and paid for tenements which are slums really, adjacent to the blocks that I control.

Here I should mention that there are no bathrooms in most cases, or hot water, and they are walk-up tenements. There are many bath-houses in the district run by local councils, and central heating is not considered necessary in London, particularly for this class of tenements. Most tenants have a gas range or cooker which they hire from the gas company. The gas consumed and the electric light or gas used for illuminating purposes is provided by the companies direct to the tenants, and is not included in the rent mentioned, except so far as it applies to the lighting of staircases and entrances. Every apartment has its individual toilet and larder.

In my view, this class of reconditioning, so long as it is structurally perfect, can be carried out in any city, if done on a sufficiently large scale. Very large dividends have accrued to my shareholders—so much so that I have now found it possible to introduce a welfare department, and have already started building community centers on each estate, where I hope to take care of the children, educate the mothers, organize clubs for the tenants generally, and to do such other work, with the help of a matron on each estate, as will continue to improve the old districts of London and make good citizens of people who at present awaken in the morning to sordid surroundings.

Mr. Bittenheim had taken advice and had been informed that this method would not work in New York. In 1920 prize inducements had been offered to architects for the best design for improving tenement blocks without meeting with much response. The cost of labour was too high it was said and, anyhow, little encouragement was given to the movement. It

was said it would be almost as cheap to build new tenements.

Mr. Bittenheim, who is giving much anxious thought to this movement and sees the human side of it very acutely, presented a mass of data as a result of a questionnaire which he had sent to the Chambers of Commerce of 250 cities in the United States. He had received 90 replies. Mr. Bittenheim seems to have had the common experience with housing questionnaires. Our experience is that it is very difficult to get local authorities to put aside local *amour propre* and deal with such questions as matters of vital sociology, which should demand nothing but scientific truth. He presents the following conclusions as the result of his extensive studies. He touches the question of state credit or government assistance but so far is not able to give the idea his blessing. He is quite willing however that such efforts in this direction as manifested by the Michigan Housing Association should have a fair field of experimentation. He says that "all—or almost all—of us would draw the line on this side of government housing." Our observation is, from a study of the important names behind the Michigan Housing Association's scheme, that there is a growing body of public opinion in the United States which does not believe this problem can be solved aside from state credit or some form of state and national housing for families of very small income. The Michigan Housing Association believe that satisfactory houses can be built for working families at 40% of the present cost by the utilization of state credit and the cutting away of the parasitic expenses that have been mainly responsible for the present housing famine. Mr. Bittenheim sums up his conclusion as follows:

1. Neither by private effort alone nor by public action alone, can American cities hope for salvation from present and future slums.

2. Until the millenium arrives, private effort will need the compulsion of law, the results of systematic research and the stimulus of organized public opinion, for an effective attack on problems of slum improvement and low-cost housing.

3. The compulsion of law should include city-planning and zoning ordinances, housing acts, building and sanitary codes, and restrictions on density of population—all of them much more drastic than now exist in most states and cities.

4. Such enactments, if properly drawn and enforced, would hasten the reconditioning of houses worth saving; the demolition of unconvertible slums; and the building of modern, sanitary dwellings of sound construction and with ample open spaces.

5. Public effort has opportunities for increased service, also, in the beneficial effects on slum improvement and slum prevention which come from street paving, street widening, the

installation of sewerage systems, and the educational activities of fire and health departments.

6. Greater efficiency of organized civic effort is needed to the end that hard-headed complacency and capital-seeking investment, and philanthropy seeking a constructive outlet may come to realize, more generally than at present, that improvements in the housing of the lower-income groups of our cities are economically possible and of fundamental social importance.

7. There will be general agreement, I believe, in the soundness of the conclusions stated in the six preceding paragraphs. It is safe to say, also, that conservatives in increasing numbers are joining with the liberals in advocating exercise of the power of excess condemnation in street-widening projects, and perhaps in giving to the limited-dividend housing corporations, under proper safeguards, the right of eminent domain in acquiring land for low-cost housing.

8. We then come to the moot questions of tax exemption, state credit, and municipal ownership. These are outside of the topic assigned to me; but no discussion of "Slum Improvement by Private Effort" would be adequate without pointing out, as I have done, that public effort of certain kinds is essential to the efficient functioning of private effort. The question of where to draw the line is a difficult one. All or almost all—of us would draw it this side of government housing. We want our public bodies to stimulate slum improvement and better housing by prohibiting the bad and encouraging the good; but we prefer to leave to private effort, rather than to the state or municipality, the actual building and ownership of houses. We do not favor public subsidies; but some of us would not be greatly alarmed to see other cities try out the method of taxation of conservative Pittsburgh, whereby all buildings are less heavily taxed in proportion than land; nor would we object to see in Michigan, as proposed by the Michigan Housing Association, a demonstration of whether public funds can be loaned, without ultimate cost to the public, for the building of wage-earners' homes, with success similar to that which California is having in the financing of homes and farms for her veterans by state loans aggregating already more than \$25,000,000.

9. However our opinions may differ on these moot questions, we can all agree, I am sure, as to the importance of more thorough research into the possibilities of reducing housing costs by economical financing, improved architectural design, better site planning and new methods of construction. Investigation should be made, also, as to the methods whereby workingmen's homes are being built and sold, in certain cities, at a cost much lower than seems possible in other cities. Another fruitful field of research

is to study the reasons why cities which have no bad housing conditions—if there really are such—have remained slumless, and the worthwhile lessons which other cities can learn from their good example.

10. By methods such as these it may be possible, without actual subsidy from the public treasury, to bring to our leaders in science, industry, finance and real estate development, a realization of the fact that the making available of decent, sanitary housing for every American family is a problem now receiving but a fraction of the constructive thought and victorious leadership which its outstanding importance demands. And we shall go far towards solving these problems if there can be brought to the production of dwellings any such degree of imagination, technical skill and business ability as has gone in the recent years into automobile production and other twentieth century business enterprises.

#### THE HOUSING FAMINE AND HOW TO END IT

It seems to us that the high values of the conference, so far as housing for families of low incomes is concerned, were presented by Dr. Edith Elmer Wood, a veteran writer on this subject and a convinced advocate of state credit with mass production of houses, cheap land, town planning and competent management as the channels for the use of state credit, and Mr. Robert Tappan, New York architect and inventor and manufacturer of the steel frame cottage. If Mrs. Wood had her way as to the supply of credit we hazard the guess that she would cheerfully regard Mr. Tappan as a most valuable auxiliary since the first step in large schemes of national housing would be reduction of cost. Mr. Tappan has invented a steel frame for cottages which can be erected by four unskilled men in the course of a single afternoon and which will enable a cottage to be built in the course of two or three days by the same four men. Mr. Tappan claims that 75% of the materials of these houses suitable for working families can be standardized and that the remaining 25% can supply the variation necessary to prevent uniformity of appearance. Mr. Tappan claims to be actuated by nothing more than business enterprise, though he did declare at the close of his address on the subject, as will be seen on another page, that if he could help to solve the problem of housing for families of low income he would be doing as important a social service as building cathedrals. We should conclude therefore that he would not be opposed to Mrs. Wood's ideas since it would not be a matter of business worry to him where the orders came from or how they were financed.

We reproduce these two addresses on another page. But first we may call attention to a book published eight years ago by Dutton and entitled "The Housing Famine: How to End It"—for the benefit of those readers who are really interested in

the subject and would like to see an extended discussion of it. This book is a triangular debate among John J. Murphy, Edith Elmer Wood and Frederick L. Ackerman and, aside from the conference papers on the building and loan associations, covers the essential ideas on the housing question at the conference and covers them more extensively and with more detail. Mr. Murphy was at one time Tenement Housing Commissioner, New York. Mr. Ackerman is a distinguished architect and well known writer and was at one time lecturer in architecture and the theory of planning at Cornell and Columbia Universities. Mrs. Wood is a graduate of Smith College, M.A. and Ph.D., of Columbia University and has written some valuable books on the housing question. There is probably no writer on this content so thoroughly familiar with the world movement for better housing. In this book seven topics are discussed as follows:

- Conditions—Causes—Remedies.
- Shall Public Credit Be Employed?
- Shall We Have Municipal Housing?
- Shall we Exempt Mortgages and Improvements from Taxation?
- How Shall We Deal With Congestion?

How Can Land, Labor and Materials Be Made Available?

What are the First Steps?

Each topic is discussed under a number of short arguments and Mrs. Wood answers first one and then the other of her friendly antagonists with excellent temper and cogent reasoning. Mr. Murphy is opposed to state credit but approves strongly of the full taxation of land values; Mr. Ackerman is dissatisfied with the present economic system and sees no chance for decent housing or decent living for families of low income until the process of production is related more intelligently to the needs of human beings.

In Mrs. Wood's address, which we are printing in full, an excellent summary will be found of the argument for state credit and a brief account of European methods and achievements. Mr. Tappan claims that his invention of the steel house would reduce the cost enormously and that the steel house would serve for all climates. He declined to quote a figure for the single house, since the price would depend upon quantity contract, but we gathered that the average price would be perhaps not more than half of current costs. His methods for building walls and roofs and for interior furnishing should prove of great interest alike to the architect, the professional builder and the lay student of the housing problem.

## The Tappan Factory-made Steel House

Paper read at the Convention of the American National Housing Association, Philadelphia, January 30th., 1929

By ROBERT TAPPAN

Architect

Forest Hills. L. I., N. Y.

The American house is a complex machine, costing nearly three billions a year. It functions in an astonishing variety of ways. One hundred years ago it was a simple affair, serving merely as a shelter, hot in summer, cold in winter. The frontier settlers of the infant United States were content to live in homes that contained scarcely more conveniences than did the wooden hovels of three thousand years ago. Today we have no frontiers. Though modest homes are now equipped with electricity, telephones, and washing machines, it is a curious fact that as the quality and quantity of household conveniences have increased, the structures that are designed to contain them are poorly planned, poorly built, distressing to look at, and vastly more expensive than were the simple, unpretentious homes of our forefathers.

Building materials cost more and are generally poorer in quality. Skilled labor, so-called, costs very much more. It is also poorer in quality. Plumbing, heating, and electrical devices are being constantly improved. These things are mechanically produced. But the hand-made small houses of to-day's craftsmen are shoddy by comparison.

The modern house building mechanic works from blue prints, more or less intelligently. His tools are mediaeval in design. His mental attitude is worse than mediaeval. He resents change or improvement. He does not wish to have his work made easier, simpler or more convenient for him. He wants conditions to remain static. He is a stand-patter!

Building material dealers stock cheap grades of lumber in their yards to-day that they would not allow there ten years ago. They must do so to meet cut-throat competition, or go out of the lumber business. Banks advance loans on cheap houses that they would not lend a penny on ten years ago. New wooden houses are offered for sale that have to be repainted if they are not disposed of within six months. Fifty per cent of the down payment on cheap houses goes into the pocket of the second mortgage shark, so that the speculative builder may continue his operations.

Why? Because houses are hand made!

American hand-made articles are necessarily expensive. Labor is expensive and so is waste. Imagine a group of mechanics in your back yard trying to make an automobile, from strange plans and speci-

fications. I claim that the whole housing problem hinges on the basic fact that houses are made by hand, and for this reason alone they cannot help but cost too much money. Hand labor is slow, wasteful, and experimental. Mistakes are inevitable and must be paid for by the ultimate consumer.

Before a new kitchen sink, radiator, or electric refrigerator is ready for the market, it is tried out and forced through every conceivable test. Finally, when every weakness has been discovered and when every possible refinement has been introduced, the new improved product is ready for the market.

It is unnecessary to compare this method of scientific manufacturing efficiency with the processes used to produce small houses.

It might be interesting to try to imagine what could happen to American homes if they were designed and manufactured by methods resembling the mass production of machinery. Many enthusiastic amateurs have attempted it with varying results. I cannot say that I know of many successful demonstrations. The very complexity—to say nothing of the novelty—of the idea seems to spread an opaque mantle of failure over every attempt to reduce small house building to manufacturing terms.

I have spent more years than I care to remember trying to find an effective answer to the problem. My watchword has been: "Put the shell of the house on a par with its valuable equipment, and try if possible to lower house building costs so that even better equipment may be used."

For a long time I experimented with wooden houses made of standardized wall panels containing doors and windows installed complete at the factory, combined with ready-cut lumber. The scheme worked. During the Great War I had a chance to try this method out in a woodworking shop near Boston. We sold six-room bungalows to the government erected complete, for \$1950. But the armistice came before I entered the profiteer class.

Next I made some cottages for Serbia. They were fabricated in the Boston plant; photographed during different stages of erection, taken down, packed and shipped along with the pictures to Belgrade. The photographs served as a vivid description and specification and the houses were erected without difficulty, 5000 miles away from where they were made.

Then I went to Cuba and set up a large group of cottages on a sugar plantation. We lowered erection costs 80%, using native labor. When the sugar boom unexpectedly collapsed, I lost interest and money in unit houses and was forced to shelve the idea for a while.

Three years ago I set up a group of unit houses at Montauk, Long Island, and possibly as a result of this demonstration, was invited by the American Institute of Steel Construction to try out my ideas of unit design and shop fabrication with steel substituted for wood. The experience has been gratifying.

In place of indifference and even hostility that I encountered from the lumber industry when experimenting with unit wooden houses, I met with the most delightful cooperation and made many pleasant contacts with steel producers in both America and Europe.

Practically all of the steel houses that had been attempted in this country were framed in imitation of wooden construction. This seemed hopelessly unscientific to me, so I determined to use steel, as steel; and gradually, without really intending it, I evolved a simple system of steel construction so novel that I have been able to patent it in this and several other countries.

Personally, I don't care a hoot about patents, but I find that business men and bankers are impressed by them, so now I slap a patent on to everything I think up.

My steel houses are planned in multiples of four feet. Wooden houses are usually framed in multiples of sixteen inches. Each steel member in my houses, therefore, takes the place of three pieces of wood. Instead of rafters on sloping roofs, I use steel purlins that are interchangeable with the floor beams. I have little patience with the numerous trick lightweight steel members that are on the market. Broadly speaking, they cost more per pound and are not as economical, effective, or as satisfactory for my purposes as standard weight beams, channels, and angles.

My houses are constructed storey by storey, like a sectional bookcase. All supporting walls are one storey high, with the floor beams fitted in between.

By this system the steel skeleton of an average small house may be erected complete at less cost than good, ordinary, wooden frame construction, and in much faster time, without employing skilled labor.

A few weeks ago I ordered a steel frame for a complicated little structure, twenty feet wide by seventy feet long, from the National Bridge Works in Long Island City. Before five working days elapsed, the steel was delivered by truck at East Hampton, Long Island, one hundred and twenty miles away, and it was assembled in the centre of a huge sand dune by the boys from my office, as a lark, at a total cost of \$637.00.

The steel skeleton for a two-storey, six-room house, twenty-five feet square, weighs but 8,000 pounds, or about two-thirds of a pound per cubic foot.

Its cost will vary with the local conditions. At Akron, Ohio, where my plant is located, it will cost less than \$350.00, completely assembled.

The walls, including the cellar if wanted, are made of three inch standard beams and channels used as posts, spaced four feet apart and held together top and bottom by small twin steel angles bolted to them.

The purchaser of a Tappan Steel House is required merely to dig a hole in the ground and to install simple, reinforced concrete footings with anchor bolts sticking up at intervals to lock the cellar walls to the footings.



When the house arrives at the nearest railroad siding, he can easily truck the steel framework to the job, as it is shipped from the factory completely knocked down, and no piece weighs more than 250 pounds. At the building site, the skeleton walls are assembled with a monkey wrench and are then tipped up into place by man power. This method resembles an old fashioned barn raising.

The framework of this six-room house can be assembled and erected by four unskilled workers in about six hours, or for less than \$25.00. The steel skeleton is braced and squared up with diagonal rods and turn buckles.

The next step is to enclose the house. Here my experience with the unit wooden houses proved helpful. I found that light-weight wall, roof, floor, and partition units could be manufactured of metal lath, welded to strip steel reinforcing angles, for about eight cents a square foot, and that in quantity production, the cost will be even less. The window units contain steel sash electrically welded in place. The door units have openings to receive steel trimmed doors. All of the units are locked to the steel framework of the house by pounding over with a hammer the free legs of the reinforcing angles against the flanges of the adjoining beams or channels—about one day's work for four unskilled men.

These metal lath units take the place of the customary wood sheathing, furring, and metal lath that would be required on a wooden framed and stuccoed house. By their use, the entire skeleton may be enclosed with great speed and economy, as skilled labor is absolutely unnecessary. The units are of light weight, but very strong, and form a perfect base for cement stucco or for reinforcement of the two inch waterproof cement cellar walls, floor, and roof slabs.

So in two days' time the little house is substantially enclosed and the front door locked.

The entire exterior, including the roof, is covered with Portland cement stucco. If a cement gun is available, this work can be done in about two hours. We did it in less time at Montauk, including a flash coat of colored cement.

Next apply a two-inch coat of concrete to the floor units.

While this work is going on, the installation of the shop fabricated plumbing, electrical wiring, and heating may be commenced.

It takes about one day to install the plumbing and heating systems. All supply piping is of brass or copper, cut properly to dimension at our plant, and threaded to receive the connecting unions.

The major part of the drainage system comes in one assembled unit; screwed connections being used throughout.

The ventilating chimney, by the way, is also made of steel. As the oil or gas burning hot water heating plant is located in the kitchen, a cellar is unnecessary. When I am able to substitute electrical heat, I'll part with the chimney as well as the cellar.

The minor partitions are insulated against sound, and the exterior walls and roofs against the passage of heat and cold, using, if desired, an available German compound of extremely high insulating value, considerably superior to and somewhat cheaper than, pressed cork board of the same thickness.

The stairs are of steel with rubber tile threads. They are installed along with the steel skeleton to save climbing up and down ladders.

After the electrical, plumbing, heating, and insulation equipment is in place, we are ready to install the interior wall, ceiling, and partition units. They are similar to the other units, only lighter in weight.

Next we apply the steel trim, baseboards, door frames, and radiator shields. This trim is all lacquered in the factory and is clipped readily to the steel wall units. The lacquered faces are protected by heavy paper glued on.

Now we are ready for plaster, not the usual kind, but a plaster that sets in forty-eight hours so hard and tough and fire-resisting it can hardly be compared with ordinary gypsum.

We have only the finished floors, roofing, and a few minor items left to do.

If wooden floors are desired, we use a new type of cellized oak flooring, glued to the reinforced concrete floor slabs with a mastic cement. Or rubber tile and linoleum may be used.

Peel off the paper from the interior trim, set the glass in the windows, paint and decorate as you wish, and the house is ready to receive its steel furniture, consisting of kitchen cupboards, electric refrigerator, breakfast nook, linen closet, and wardrobe closets in the bedrooms.

Next hang the electric fixtures and move in.

I don't want you to think that all this work is too simple and easy. There is an art in doing things, even in assembling factory made units. But I have tried to explain sketchily the successive steps to take in erecting my standardized steel houses.

What are advantages? Some of them are as follows:

Your first impression might be that all of my steel houses must look alike. Such is not the case. Thanks to unit design, an absolutely unlimited series of homes may be produced. Yet each individual building will have many interchangeable parts. No two human beings look exactly alike, yet we are all biologically related. If architectural designers followed this basic law of nature, we might be spared many curious creations.

I maintain that it is perfectly possible to standardize 75% of the essential parts of a small house and to produce them by modern mass production methods. By varying the remaining 25%, no reasonable limits are denied the designer. This is a novel architectural theory, perhaps it is architectural treason, but if it is,—the profession is welcome to make the most of it. Vitruvius, the only ancient writer on architecture whose works have come down to us, states

three qualities that are essential in fine buildings: stability, utility, beauty. The most important qualities of beauty are harmony, proportion, symmetry, ornament, and color.

Infinite variety, as we see it expressed on Main Street, is a modern invention of debased taste.

Harmonious unity was once an architectural virtue, when architectural designers were more familiar with building problems, and less used to 6B pencils and tracing paper.

By mass production, America has proved to the world that costs can be lowered astoundingly, but to my knowledge, nobody has yet ever seriously attempted to apply the principle of buying standardized building materials at factory prices for a completely manufactured house.

The ordinary big builder tries quantity buying and saves some money. But all along the line he is at the mercy of a chaotic and ridiculous system of merchandising. He must pay for the maker's distribution costs and advertising, as well as for his products. The steel house manufacturer, on the other hand, purchases his materials direct from the factory at factory prices, and sells his assembled house F.O.B. plant. There is an enormous difference between factory costs and retail prices, as the automobile industry has demonstrated. I have been told that Henry Ford buys tires at cost and that the tire manufacturer is glad to get his order.

Quick deliveries are possible. All the essential parts will be stocked at our plant in Akron and orders may be filled within twenty-four hours.

Rapid assembly means a saving in labor and overhead expense. Most mortgage loans are timed in accordance with the progress of the work. Usually the first installment is paid to the builder when his house is substantially enclosed. As my steel house can be enclosed in two days, nothing should prevent the builder from getting his money promptly.

The practical elimination of skilled labor is entirely possible. Where labor unions are strongly entrenched; there might be trouble. I refuse to worry about it. Intrenched labor has always resisted change; has always fought economic progress; and has always finally adjusted itself to the inevitable. On the farm and in all outlying districts, where skilled mechanics are scarce, the steel framed house will find its first market.

Last July in Cleveland, Ohio, a representative of mine was informed that the labor council would permit me to construct steel houses in Cleveland if I paid a very substantial cash penalty. I don't know what the money was to be used for, but it represented the labor union's estimate of the difference in cost between my methods and the ordinary building labor charges in that city. I thanked them for the unintentional compliment and moved my business to Akron, an open-shop town, 35 miles away.

The steel framed house is practically indestruct-

ible. It will not warp, shrink, rack, or rot. It is vermin, fire, and lightning proof. It cannot blow down.

The National Lumber Manufacturers Association in a pamphlet, issued recently for the private benefit of lumber salesmen, outlined some startling characteristics of wooden structures, as compared with steel. It asserted that more steel buildings than wooden buildings are destroyed by fire in American cities. It quoted an ex-weather bureau authority as stating that the cellar of a wooden house was the safest part of the house to be in during a tornado, and used this statement as an endorsement for wooden construction! These and many other equally childish arguments were printed in an effort to discredit steel construction for homes.

Mr. Hoover, in his nomination speech last summer, emphasized the truth that we are not a nation of machines, but a nation of homes. As I travel around this country of ours, when the train pulls into some large city, I marvel that average, American workingmen and their wives can bring themselves to live in the disgraceful hovels that line both sides of the track, sometimes as far as the eye can see. I wonder why there is not more discontent with living conditions than appears on the surface. And sometimes I wonder whether an attempt to provide better homes at lower cost for my fellow Americans isn't just as well worth an architect's while as designing and building cathedrals.

#### ONTARIO LAND SURVEYORS URGE THE APPOINTMENT OF TOWN PLANNING DIRECTOR FOR ONTARIO

Mr. N. B. McRostie, chairman of the Ottawa Branch of the Town Planning Institute brought in a resolution at the recent annual convention of the Ontario Land Surveyors held in Toronto, that the appointment of a Director of Town Planning for the province of Ontario be urged upon the Ontario legislature. The motion was accepted unanimously.

There are now three such provincial directors of Town Planning in Canada, in Saskatchewan, Manitoba and Alberta. Such appointment was urged upon the British Columbia legislature three years ago, when the Town Planning Act was passed but on the plea of "no expense" was rejected. Alberta has recently taken this step and to that extent has got ahead of British Columbia in town planning affairs. It is adopted by the American states as a matter of plain common sense. It is realized that if town planning is to make any progress, some responsible person should be appointed in a state to supply guidance and assistance to the towns that are waking to the need of town planning. In the three Canadian provinces mentioned there is now a competent director whose duty it is to encourage and foster all such local movements and to supply the essential information as to the first step necessary for town planning action.

## Is Government Aid Necessary in House Financing?

Paper read at the Tenth American National Housing Conference, Philadelphia, Jan. 28, 1929

By EDITH ELMER WOOD, M.A., Ph.D.

Is government aid necessary in house financing? The answer is Yes, and I propose to tell you in what sense and why. But first let us define our terms.

Government means any public authority—national, state or local. Aid means anything that helps—by no means necessarily a subsidy. The erroneous impression that government aid is equivalent to government subsidy is at the root of most of the emotional hostility to government aid to housing in the United States today.

The pamphlet "How to Own Your Home" issued by Mr. Hoover's Housing Division of the Department of Commerce is very truly a government aid in house financing. So, in a different way, is a zoning ordinance which checks speculative increase in the cost of land. The state laws which regulate and supervise Building and Loan associations are definitely a government aid in house financing. Granting that such kinds of government aid are not what I was asked to discuss, my point is that they grade insensibly into the other type.

The sort of supervision at present exercised by the New York State Board of Housing over limited dividend and cooperative companies which receive its approval is, on the one hand, a definite help to inexperienced groups in managing their enterprises wisely, and, on the other, makes it possible for them to obtain first mortgage loans (and sometimes second) at low interest rates. Thus the Metropolitan Life Insurance Company is making first mortgage loans at 5% to the companies approved and supervised by the State Housing Board because of that approval and supervision. Official approval and supervision always play an important part in European housing loans.

One of the tragedies of our *laissez-faire* system is the way in which those with least business experience and least able to afford financial loss, are exposed to exploitation by unscrupulous promoters, because there is no one to warn them from a jerry-built house, and unsuitable location, an impending assessment, or a trickily-worded contract. An official bureau for disinterested expert advice to prospective house buyers would be a boon to thousands of families.

In 1920 and succeeding years, the Calder-Nolan Building Loan Bank bill was before Congress and came measurably near to passing. It had the cordial approval of the Building and Loan societies and apparently of the National Housing Association. Its purpose was to increase the lending funds at the disposal of the Building and Loan Association. This would have been an aid in house financing, and since it would have been brought about by act of Congress, —a government aid. Yet it would have involved *no subsidy*.

Of similar status was the proposal, also before

Congress for some time, to authorize housing loans from the Postal Savings Fund. Its great merit was that, as Postal Savings pay but two percent interest to depositors, housing loans could have been made without loss at  $2\frac{1}{4}\%$ , which would have opened the possibilities of home ownership to a large economic group at present debarred.

Quite in the same category, was the Housing Loan Bank proposed to the New York legislature in 1926 by the State Commission of Housing and Regional Planning and endorsed by Governor Smith. The public were to invest in housing loan bonds to be issued by the bank at an interest rate around  $4\frac{1}{4}\%$ . The State Board of Housing was to lend the money so obtained, on first mortgage security, to approved and supervised limited dividend housing companies. This is the function now being fulfilled by the Metropolitan Life Insurance Company. The advantage, had the bill passed as written, would have been in a somewhat lower interest rate and a larger potential supply of capital. *There would have been no subsidy.*

This is also precisely the situation of the Michigan Housing Association's pending proposal. Dr. Herman and his associates are seeking a constitutional amendment to permit the establishment of regional revolving funds within the state of Michigan, to be created by the issue of housing bonds secured by regional credit. Loans are to be made to limited dividend housing companies, approved and supervised. *There is absolutely no subsidy involved.* If the legislature and people of Michigan decide to try this plan, it will give to the small income home-purchaser (1) a low interest rate, (2) a long period for repayment, (3) a minimum requirement for cash down, and (4) safety from exploitation.

In California, an act for the benefit of veterans permits 20 year loans for the acquisition of a home or farm, which may cover as much as 95% of the cost thereof, but must not exceed \$5000 for a home or \$7,500 for a farm. The interest is 5%. As the State pays only  $4\frac{1}{4}\%$  or  $4\frac{1}{2}\%$  for the money, the difference is amply sufficient for all costs of administration. Clearly, *there is no subsidy.* This is not a bonus. Already 4919 homes and 248 farms have been built or acquired. There have been over 32,000 applications for loans, of which 16,658 have so far been approved. The advantages to the borrower are (1) low interest rate (California Building and Loan Associations charge  $7\frac{1}{2}\%$ ) (2) long time, (3) small amount of cash payment, (4) safety for himself through the supervision which protects the state from loss.

There are other instances of government aid in house financing without subsidy, in actual operation on a small scale, in Wisconsin, Massachusetts and

Oklahoma, which I pass over for lack of time.

We have also two instances of negative subsidy in the form of the tax exemption,—that which was granted to all new dwellings in New York City for several years following the War to stimulate building, and that which is now being granted to limited dividend and cooperative companies approved by the State Board of Housing. That the New York legislature should have twice accepted tax exemption subsidy, while always rejecting non-subsidy loans, is an interesting instance of straining at a gnat and swallowing a camel.

It is more illuminating to talk about European policies and practice, for there we have more than a half century of experience, culminating in activities on a tremendous scale, homes being built by the hundreds of thousands in a movement that is accomplishing—at varying paces in the various countries—a peaceful social revolution in the standard of living.

There are three main forms of housing activity in Europe which differ from the usual ones in this country. They are:

(1) Slum clearance—to get rid of the hopelessly unredeemable housing sins of the past.

(2) Housing loans at low interest rates to encourage home ownership or cooperative or limited dividend housing.

(3) Housing by Public authorities.

Slum clearance has been carried out on a far smaller scale than the other two, because it almost invariably costs money, which the tax-payers have to provide. It is appealing because it attacks the worst conditions directly. It may easily be argued that it is a good investment, since it results in better health and reduced delinquency, juvenile and adult. It probably saves more than it costs in hospitals, reformatories and relief. But slum clearance is not my subject.

Whether it is wise for government aid in housing to limit itself to a system of loans with incidental supervision, or whether public authorities should be prepared to step into the breach themselves to build and rent to those who fail to obtain wholesome homes either commercially or through the loan system, is a question which has little immediate importance in the United States. We are now at a point where Great Britain was 78 years ago, where Belgium and Germany were 40 years ago, France 35 years ago and Holland 28 years ago, debating whether or not nation, state and city should provide housing credits, on an at-cost basis, to cut down the price of wholesome housing to be within the reach of lower income groups than can otherwise attain it.

In briefest terms, this is what they did. Great Britain made loans from her public debt sinking fund to Public Utility Societies (approved limited dividend housing companies) and also to Local Authorities wishing to build and rent. Two thirds of needed capital was lent for 40 years at a minimum of 3½%.

*No subsidy was involved.*

The Belgian system, dating from 1889, is especially aimed to encourage home ownership. Loans are made to working people (maximum income fixed), from the funds of the General Savings Bank, for the building or purchase of a home. Loans run for 25 years and may cover 80% of the value of house and land. Payment of interest and principal is made monthly or fortnightly. There is a life insurance feature which covers the mortgage. About one tenth of the families of Belgium, all below the economic level to do so commercially, have acquired homes under this system. *No subsidy is involved.*

New Zealand is another outstanding protagonist of home ownership. She has used chiefly her Advances to Workers Act of 1906. The money is obtained by an issue of housing bonds. The rate of interest is determined by that which the bonds pay. *There is no subsidy.* The system has been conspicuously successful in that progressive commonwealth, as well as in the states of Australia, all of which have copied it.

Holland is another country which issues housing bonds. The purpose, however, is not to encourage home ownership, but limited dividend and cooperative housing societies. In this case also, interest rate depends on that of the bonds. Being made to societies instead of individuals, the loans run for 50 years. They are unique in furnishing the entire capital needed. Previous to 1919 *no subsidy was involved*, and a return has now been made to the pre-war status.

Germany, the Scandinavian countries, France and Italy have furnished much credit for housing. Before the War, they did it *without subsidy*.

Municipal housing, resulting in tens of thousands of cottages and flats, was farthest advanced before the War in England and Germany. Except when connected with slum clearance, it is a self-supporting public utility, like gas or water.

After the War, an acute housing shortage was found to exist throughout Europe, combined with a complete dislocation of prices. The old ratio between wages and cost of building had been destroyed. If houses were to be built at that time for those who needed them, they must be subsidized. During the year 1919, housing subsidies were adopted in most European countries, as temporary emergency measures, because they were considered a lesser evil than indefinite delay. In some countries they are no longer in use. In others, they have been greatly diminished.

Wholly exceptional in this picture are the recent housing activities of Vienna, which are based on essentially socialistic financial premises, and still more so are those of communist Russia. Neither represents the goal toward which such conservative-democratic countries as Great Britain and Holland are traveling, but the explosive result of long years of autocratic repression. The lesson conveyed is not without its point.

As to the amount accomplished, Great Britain is



carrying out a fifteen-year program for the building of two and a half million small homes, financed by government loans and, so far, aided by subsidy, though the amount is diminishing progressively. Today, over a million such homes are built or building in England and Wales and over 100,000 in Scotland. Nearly half in England and Wales are the work of private builders who sell at a supervised price to small income white-collar families. More than half (a much larger proportion in Scotland) are built by Local Authorities to rent to working-class tenants. This represents the re-housing of about one ninth of the population. The standard set is extremely high, especially in England, where single family brick or concrete cottages are built, containing five or six rooms and a bath, hard wood floors, electric lights and gas range. Those built by local authorities are in open layout, 12 to the acre in cities and 8 in the villages. There are gardens, shrubbery, tennis-courts and play-grounds.

Holland has done even more in proportion to population, for she has, during the past few years, rehoused no less than one fifth of her people with government credits and subsidies. Most working-class groups there are housed by cooperative societies. Municipal housing is chiefly residual. It has come to be recognized that for a small group below the line of self-support, housing will always have to be subsidized. For all others, it is now back on the pre-war basis.

Germany, also in spite of her financial condition, has built more than a million apartments and cottages for her workers since the War and has been rewarded by a striking drop in her death-rate, which is now lower than that of the United States. So also are the death-rates (general and infant) of England and Holland. Those of London are lower than those of New York.

In all this post-war work, the subsidy is regarded as part of the cost of the War. Housing with government aid had reached the stage of rapid expansion in 1914. England and Germany had each produced by these means more than 100,000 homes, *without subsidy*. Had there been no war, there would have been no subsidy (except in connection with slum clearance) and the amount of building done would undoubtedly have been greater than what has actually taken place under the handicap of subsidy.

Having made it reasonably clear, I hope, what form of a government aid in house financing we are talking about, and that it has proved its usefulness abroad, it remains to be shown why we need it in the United States.

The housing problem, here as elsewhere, is fundamentally economic. The distribution of income and cost of building are such that only a third of the population can afford to buy or rent a new home. This is demonstrable if there were time. Taking the country as a whole, less than a third of our families have incomes of \$2000 and over. The middle third range from \$1200 to \$2000. The lowest third

have less than \$1200. The top third are well housed, the middle third only fairly, the lowest third badly. Their health, morals, efficiency and family life are seriously damaged. Only the top third can control their environment without help.

Any radical improvement in the situation implies the building of a large number of new homes and the scrapping of a large number of bad old ones. This will never be done by private business initiative, because not even the middle group, much less the lowest one can pay a profit on a new home. When the wants of the third are supplied, commercial building ceases. Middle group families can occasionally buy an old house, with the help of the Building and Loan association, but not a new one. Limited dividend housing helps a few members of the middle-income group to better housing than they could otherwise attain. But there isn't anywhere near enough of it, nor does it cut prices far enough.

This is where the policy of government housing credits, to cooperative and other limited dividend housing companies, officially approved and supervised, would come to the rescue, since it would permit the building of new homes for the middle group, whose wants in that direction must now remain unsatisfied. It would probably not bring new housing within the reach of the lowest income groups but they could move up a grade into the homes vacated by the middle group. The worse of the old houses could eventually be scrapped.

It is clear that this would, so far, involve no subsidy. It would not interfere with the work of the private builders, who would continue to cater to the only section of the population which they have ever supplied. Contractors, material men and trade workers ought to welcome a policy which might double their activities.

Major Bliss is going to tell you about the Building and Loan associations. No one admires their work more than I do. They serve the lower part of the top third of income by groups for new homes and the upper fringe of the middle group for old houses in a thoroughly admirable manner. They do not and cannot serve the masses who have not sufficient margin of income over necessary expenses to accumulate a third of the capital needed for a home; who cannot pay 6% interest on what they borrow (the rate is higher in the West) and who cannot repay their mortgage principal in 11 or 12 years. They have not yet reached their limit of growth for the classes they serve. Since they are investment institutions as well as lending institutions and cannot cut their profits to the point where they would serve the lower income groups, it is to be hoped that they will not adopt a dog-in-the-manger attitude of opposing non-competing agencies which do. But the matter of non-competition is something that must be looked out for. The benefit of the proposed state-controlled housing loans should be carefully limited to those below the income groups which can use the machinery

of the Building and Loan associations.

What I have described, however, inadequately, is the logical next step for us in the United States. It would help a large and worthy class to achieve better homes. Whether it would prove sufficient by itself to solve all our housing problems can only be told after a full and fair trial. It did not prove enough in Europe. They had to adopt municipal housing and slum clearance. But the financial status of our workers may be enough here so that loans will suffice. If not, there are steps beyond, which may be taken.

If after trying out all that can be done without municipal housing and without subsidy, there is still a badly housed residuum, need we be unduly terrified at the thought of taxing ourselves for slum clearance and re-housing? It would be worth some outlay, even on economic grounds, to save hundreds of thousands of American lives. Our annual crime bill is variously estimated at 7 to 13 million dollars. If even a tenth of it can be traced to bad housing in early life,—and it is probably much more,—common sense might seem to dictate a preventive investment for the future. The determining of American housing policy calls for efficiency engineering of the highest type and a well-developed sense of proportional values.

#### WRETCHED HOUSING IN NOVA SCOTIA MINING TOWNS

Mr. R. L. Calder, K.C. has been saying some things about housing in mining towns of Nova Scotia that require saying in the interests of decency and civilization. Unfortunately they have been said many times and not least strongly by the Royal Commission which investigated mining conditions in 1926.

The Canadian Press reports Mr. Calder as follows:

Montreal, Feb. 21.—In Point of squalor mining towns of Nova Scotia are the modern counterpart of the "Copetown" described by Charles Dickens 80 years ago as a horrible example of the results of the industrialization of England, R. L. Calder, K.C., said tonight addressing the members of the Pickwick Club of Montreal on "Hard Times." Mr. Calder is president of the club.

Referring to a recent visit he had made to mining towns of Nova Scotia, Mr. Calder described them as "like a suburb of the Hell which Dante described." He made a passing comment on the last miners' strike there: "I realize how foolish and unjust some of us were when we criticized those miners for their long strike," he said.

The speaker observed that Dickens had left the problem of labor and capital unsolved. "But I think we are moving towards a solution," he continued. He thought that nowadays "that heartlessness of the relationship between employer and employees which characterized the industrial revolution" was being removed through organization for sport and social endeavor.

Better housing conditions were also doing much to improve the situation, he said, with shorter hours, better working conditions and a recognition to a certain extent of the principle of collective bargaining.

Nova Scotia has had a Town Planning Act on its statute book since 1915, but failing to appoint a Director of Town Planning the enforcement of the act has been nobody's business and it has been practically a dead letter. Active town planning would have involved a housing policy for the mining towns.

#### THE SOCIAL SERVICE PUBLICATIONS

The social Council of Canada have done great public service in publishing various booklets dealing with the fundamental principles of good housing for working families, especially those written by Mr. A. G. Dalzell which have gone to the root of the matter in insisting that ultimately it is a question of town planning and the treatment of land—not for speculative purposes but for the best and the most humanely scientific use.

The Council is preparing to issue another brochure by Mr. Dalzell on "The Development of Urban Communities," covering, with a fine philosophical sweep, the historical record on this continent of the trend towards urbanism and the unscientific and haphazard fashion in which that trend piled up problems for later generations to settle which well-might beat the ingenuity and available revenue of a more humanistic civilization to handle and, in many respects, waste the energies and finances of educational and charitable organizations in any endeavour to solve them.

The Council will also publish a pamphlet on "Health and Housing" by Dr. R. St. J. Macdonald, assistant Professor of Hygiene, Department of Preventive Medicine, McGill University and another on "Rural Problems" by Dr. John A. Cormie. It will be gratifying to readers of *Social Welfare* that the interesting articles by Dr. Cormie which have appeared in that journal are to appear in permanent form.

The Social Service Council is gradually gathering men of scientific training and thinking such as these writers, and Dr. A. Grant Fleming of Montreal, into its service who bring knowledge and experience as well as good-will and social concern to the social work of the council.

If their admirable work should lead to the formation of a National Housing Association, with an expert director of scientific training and local representatives in every town and city, a body of plain fact would be accumulated concerning housing conditions in Canada, which at present does not exist and which is being constantly demanded by all who feel impelled to speak or write on the subject. We are constantly being asked for specific data on specific towns and cities regarding housing conditions of families of low income, but with almost negligible exceptions no such data exist anywhere and there is no organization properly staffed and properly financed to promote the

munity is at stake and the individual is not given the right to jeopardize it by anti-social neglect of sanitary method.

In England regional planners had stated the case for joint regional planning. In some cases voluntary cooperation was agreed to because the argument was reasonable. In other cases progress was impossible because of unintelligent local opposition. The word went out that nothing more could be done without statutory power to overcome local opposition. The Minister of Health decided that national health and economy would be promoted by regional planning and persuaded his colleagues to give to regional planning the status of law.

*The Morning Post*, perhaps the most conservative journal in England, states the case as follows:

No sane thinking person who travels through the countryside at the present day can fail to be impressed by the widespread need for town-planning. In far too many districts, shops and factories and dwelling houses are being built in a haphazard fashion, thus destroying the amenities of the country and creating the slums of a generation hence.

Under a town-planning scheme—which is a convenient description for the commonsense development of a township—these shops and factories would fit into a comprehensive plan which would set apart a sufficiency of undeveloped land for the residential area and would not be neglectful of the need for open spaces.

Over sixty Regional Committees, each covering the area of several local authorities, have made town-planning recommendations, but nothing has happened. Some of the councils whose participation is essential to the success of the scheme, have just "pigeon holed" the Committee's report, while the Chichester City Council, for the moment, are holding aloof and refuse to co-operate.

As a consequence of the transfer of the highways to the control of the County Council under the new Local Government Bill, those bodies are to receive powers in relation to town-planning which they do not now possess. Moreover, the Bill empowers the Minister of Health, where necessary, to order local authorities to combine for the purpose of town-planning. By this particular clause the Minister, after holding a local enquiry, could order the constitution of a Joint Town-Planning Committee invested with statutory powers to carry out a scheme.

It will be seen that this would be infinitely preferable to hoping, as at present, that all the constituent local authorities will voluntarily consent to meet their share of the work.

#### QUEBEC TOWN PLANNING COMMISSION GETS WIDER POWERS

The new Quebec City charter bill, which has been

occupying the attention of the Quebec legislature for some time, passed its third reading on February 26, and carried with it extended powers for the Town Planning Commission.

The *Quebec Chronicle-Telegraph* states:

Perhaps the most important clause adopted by the Committee at its final sitting on the bill was that giving the Quebec Town-Planning and Conservation Commission "jurisdiction over the territory of municipalities contiguous to Quebec, within a radius of five miles." The clause continues: "and no new street shall be opened in such territory, nor any sub-division of lands into building lots shall be made, until a plan giving the location of such new street, its width and direction, or the dimensions of the lots of the new sub-division, with the boundaries and limits, has been submitted to the commission for approval."

There was some opposition and an attempt to introduce a clause: "with the consent of the municipalities" but there were sufficient students of the effects of bad planning in the suburbs of cities, which have invariably to be corrected at the expense of the city taxpayers at the date of annexation—if they are ever corrected at all—to insure the passage of the clause concerned. The clause will give some kind of planning power over seven adjoining municipalities and may well form the basis of a regional plan for Quebec city and district when town planning education has created a wider appreciation of the general advantages of regional planning. The Ontario Planning and Development Act has contained a similar clause since 1917. Statutory regional planning, such as is being adopted in England, Germany and the United States, would give still wider control over the planning needs of suburban districts, but the present action in Quebec is something well achieved for the progress of town planning in Canada.

#### MR. NOULAN CAUCHON—LECTURING TOUR IN EUROPE

Mr. Noulan Cauchon, Technical Adviser on Town Planning to the City of Ottawa, is leaving Canada, as we go to press, on a tour of England, France and Germany, where he will visit the chief centres of town and regional planning activity in those countries and lecture at different points on his theory of hexagonal planning.

For many years Mr. Cauchon has concentrated his attention on the planning of Ottawa and the extension of the town planning cause in Canada. Beyond natural professional curiosity to see *in situ* the best examples of planning in Europe, considerations of health have made it imperative to seek change of scene for several months.