

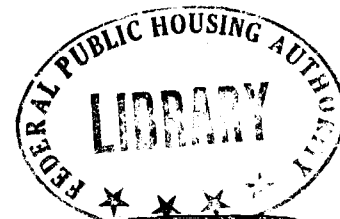
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SPECIAL MEMORANDA
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MEMORANDUM

ON

HOUSING



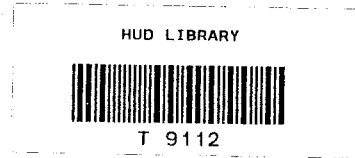
1939

THE NATIONAL POLICY COMMITTEE

WASHINGTON, D. C.

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STATEMENT OF OBJECTIVES

To encourage the formation of affiliated groups of responsible citizens whose common desire and purpose are to work toward the development of governmental policies by democratic means on the basis of the general interest rather than special interests.

To supply such groups with concise summaries of the research and opinion of recognized experts and agencies on issues of regional, national and international importance.

To stimulate in these groups discussion of questions on which public policy is in the making.

To facilitate the exchange of thought and experience between groups in different parts of the country.

To encourage the active participation of group members in the democratic process of forming governmental policy in order that such policy may be evolved out of the organic life of the nation itself rather than be determined by pressure groups or governmental agencies.

PUBLICATIONS

of the

NATIONAL POLICY COMMITTEE

1937-1938

The Constitution. Special Committee Memorandum No. 1; 16 pages.....	25¢
Labor. Special Committee Memorandum No. 2; 20 pages.....	25¢
Economic Policy. Special Committee Memorandum No. 3; 24 pages.....	50¢

1938-1939

The Functioning of the Representative Process. Special Committee Memorandum No. 4; 24 pages.....	
Questions and Bibliography on Housing. Mimeographed; 3 pages.....	
Questions and Bibliography on Relief. Mimeographed; 10 pages.....	
Housing. Special Memorandum No.	pages
Relief. Special Memorandum ..	pages
The Purpose of the Armed Committee Memor ..	pages

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Building, V

"President's Conference on Home Building and Home Ownership," Washington, D. C., 1931.

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"To Amend the U. S. Housing Act of 1937"; Hearings before a subcommittee of the Committee on Education and Labor of the U. S. Senate; 76th Congress, 1st Session.

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FOREWORD

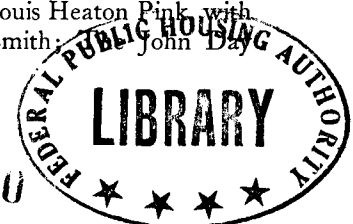
IMPORTANT among the purposes of the National Policy Committee, as stated on the inside front cover of this publication, is the preparation of concise summaries of current thought on issues before the country which local and state Policy Committees are considering.

This Memorandum is the fruit of the discussions at two sessions of the Second National Conference of the NPC, held at St. Louis, Missouri, May 4-6, 1939, and attended by specialists in the field of housing and members of local and state committees from all parts of the country. In accordance with the decision of the previous national conference of the NPC, questions on housing (see pages 17-18 of this Memorandum) were made available in the autumn of 1938, and in the course of the winter a number of state and local committees discussed the housing problems with which they were immediately familiar; these meetings served as preparation for the conference sessions on housing. Besides canvassing the housing question, the conference also considered the closely related subject of relief.

The members of the St. Louis conference are listed on pages 3-4. They participated in a purely personal capacity, and the organizations with which they are connected are in no way related to the work or findings of the conference. Their discussions, which were very informal, disclosed an anticipated diversity of opinion. Accordingly, the comments and expressions of opinion contained in the printed resume of the proceedings are not to be attributed to any of the members as individuals; they are the result of the group's effort to include the widest possible range of views on the topic considered.

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7. Would slum rehabilitation, in the long run, constitute a benefit to the general public in any city or merely to the small and fortunate minority which can inhabit the projects constructed?
8. Should subsidized housing for low-income families be constructed on cleared slum sites or on outlying vacant land?
9. Can the spread of blight be checked through voluntary cooperation of property owners? If so, what form should such cooperative action take?
10. Would reorganization of local real estate tax structures to place a larger percentage of taxes on land than on improvements stimulate the construction of adequate housing for low-income families? If so, by what means could this be effected?

MEMBERS

of the

SECOND NATIONAL CONFERENCE OF THE NATIONAL POLICY COMMITTEE

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Lloyd White, Cleveland Press, Cleveland, Ohio.

Mr. Meeman served as Reporter of the sessions devoted to housing.

QUESTIONS ON HOUSING

(These questions were submitted by the National Policy Committee to stimulate discussion in state and local groups prior to the national conference at St. Louis, May 4-6, 1939. They were prepared by Messrs. Michael W. Straus, of the Public Works Administration, and Talbot Wegg, of the U. S. Housing Authority.)

1. Should certain minimum standards be applied to all housing irrespective of the ability to pay of the occupants? If so, what minimum should be required in homes for those who cannot pay an economic rent?
2. It is generally conceded that, for whatever reasons, the building industry is at present incapable of providing an adequate product within the means of the great mass of Americans. Do you believe that the base of the market should be broadened: (a) through extension of government credit to existing private builders? (b) through a program of government construction? Is better integration of the building industry possible through voluntary cooperative action of existing private institutions? Is pre-fabrication and mass production of housing feasible; and, if feasible, is it the solution to the housing problem of the masses?
3. Is home ownership still a desirable ideal for the mass of urban dwellers? If so, for what classes, defined according to income and type of employment?
4. Three major agencies of the United States Government—the Federal Home Loan Bank Board, the Federal Housing Administration and the United States Housing Authority—have been created to facilitate the construction of more and better homes for families of limited means. Is the legislation under which these agencies operate adequate to serve the purposes for which they were created? Should they be consolidated or the functions of any or all eliminated?
5. Would an “annual wage” for building trades labor rather than an hourly wage scale increase the volume of housing constructed for low-income families?
6. Would a large program of public housing affect private home builders favorably or adversely? Would it stimulate basic industries?

MEMORANDUM

on

HOUSING

CURRENTLY available means of improving the country's housing facilities were canvassed in some detail at two sessions of the St. Louis conference of the National Policy Committee. Existing deficiencies in both the quantity and the quality of available housing were recognized: stagnation in the building industry since 1929 has resulted in a persistent lag of construction behind needs; and slums, both rural and urban, are persistently blighting efforts at social progress. Whether the cost be measured in terms of the specific dollars and cents of police budgets, fire insurance risks, and public health expenditures, or in terms of less tangible but no less real losses in productive capacity and community morale, the slum area is demonstrably the expensive part of town.

The conference discussion of this situation fell under three general heads: desirable locations for housing projects; agencies which should produce the new houses; and the relation of housing to the capacity to pay of the individuals who are to occupy the houses and the public bodies that are to provide whatever supplementary funds are required to bring American housing up to a minimum standard of adequacy.

As had been anticipated from the cross-section basis on which the conference was set up, considerable difference of opinion was manifested as to the best methods of tackling the housing problem. The difference was, however, mainly a matter of emphasis—the whole discussion served to emphasize the complexity of the housing situation and the fact that simultaneous improvement along many lines is both desirable and feasible.

Housing and Population Trends

Members agreed that research into population trends is of major importance to housing: what will be the total number of people to be housed in the years immediately ahead; into how many family units will this total be divided; where will the population be located?

In the period between the last two censuses, the population increased by only 16 per cent, and projection of pres-

ent trends indicates a stationary population not long after we have reached the mid-century mark; but the increase in the number of families during the same period was 23 per cent, and the latter figure is obviously the more pertinent to the calculation of the number of housing units needed in the future.

Demonstration of the importance of migration trends to housing plans need go no further than the dismal former residential areas in the down-town sections of all American cities, where formerly well-kept houses, deserted by their owners for suburban sites, have deteriorated into undesirable tenements. Movements of population and the value of houses are inextricably linked—alike in the case of residential building for families with sufficient income to have considerable freedom of choice, in the case of houses or apartments for factory and clerical workers whose place of living must have a close relationship to their place of employment, and in the case of farmers whose home is directly attached to its economic base.

SHOULD NEW CITY HOUSING BE ON CLEARED SLUMS OR OUTLYING SITES?

The problem of wise location is an immediate consideration of every city housing authority or private organization contemplating a housing project for the lower income group. (In referring to income groups the conference constantly reminded itself that 65 out of every 100 families in America have incomes of less than \$1,500 a year, with 27 out of every 100 in the less-than-\$750 class; and that of the nation's 29½ million families, 4 million received relief during 1935-36.)

While recognizing the need for accommodations for low-income white collar workers close to their places of employment, and the fact that each case should obviously be judged in the light of its particular surrounding circumstances, the group at St. Louis felt that the following possible disadvantages should be carefully considered prior to the inauguration of a housing program on a cleared slum site.

Is Housing the Best Use for the Cleared Site?

The tying together of housing and slum clearance may result in land being drawn away from its most important use. To a large extent, city slums are the result of the

they had \$25 or \$50 apiece at the outset. Through cooperative activities their average cash income for 1938, after payment of rental, was \$815. The question is often asked whether "such people"—the tenant and share-cropper class—will use opportunity if it is given them. The Farm Security Administration answers by pointing out that of the 100 families given the opportunity, 98 are still there and "there is not a dirty house on the place."

This and similar records of performance impressed the conference with the desirability of further extension of rural rehousing under recent legislation permitting the U. S. Housing Authority and the Federal Housing Administration to enter this field. The conference likewise approved the provision of camps for migratory farm laborers such as those of the Farm Security Administration in the Wenatchee Valley of Washington.

Should Housing Be Included in Relief?

The rehabilitation work of the Farm Security Administration has been the rural equivalent of relief. The question then arises, should urban relief also include provision of housing for the city dwellers who live in "Hoover-villes" or exercise the right (which the rich share with them but do not choose to exercise) to sleep under bridges? Where relief families are now occupying houses, is it fair for society to pay one month's rent for a relief client and then leave him and his family on the landlord who must thereafter subsidize him by absorbing the expense of rent which is not paid? With about one-sixth of the population now on relief, it is clear that a month-to-month emergency basis is an inefficient way to handle the provision of shelter. "Radical" expert and "conservative" business men can find common ground in the proposal that housing for the no-income group should be undertaken on a long-range basis with public funds.

to be a better citizen than a renter. Others felt that home owning limits mobility to an extent likely to be costly to factory workers. Incomes of many workers are irregular; numerous low-income families who had embarked on home ownership before the depression lost the equities they had succeeded in establishing. Some of them, too, found themselves the victims of the type of "jerry building" which results in homes being sold at fancy prices to unsuspecting people who are not sufficiently expert to realize that in a short time the winter winds will blow in around the window frames, that the house will hold heat no better than a sieve, that the framework will shortly sag.

Some people thought the answer to this problem is a new conception of ownership. American tradition is to emphasize the speculative value of land; let us move toward the British and Swedish idea that land is for use. Let us not offer fee-simple title, which carries with it, experience shows, precarious possession. Let us have limited title with secure possession. When housing is administered by a public agency with the interest of the clients rather than speculative private profit as the object, people can obtain that secure possession which has all the moral advantages of ownership without its heart-breaking disadvantages—the man who knows he will have friendly assistance in keeping his home will not worry, but will take pride in maintaining and improving it.

The recent rural housing work of the Farm Security Administration was cited as embodying a number of the principles which the conference had approved for government agencies in the housing field: offering increased security of tenure, cutting building costs, improving without exaggerating housing standards, and providing the type of long-time program of education and supervision needed for people to recover or acquire skills in supplementing their cash income through products grown or made at home. For example:

A plantation was purchased near Sikeston, Missouri. It was divided into family-sized farms. Sixty white and forty colored families were given the opportunity to settle on the farms. Houses were built by a qualified "mass production" process. That is, right on the job certain parts of the houses were made to measure uniformly, and these then assembled. This brought the cost down to \$1,105 including labor and material. This was housing of people who were almost in the no-income group, for

pushing out of retail, wholesale and manufacturing districts. The houses and apartments in the slum area have not been replaced because of the expectation that within a relatively short period, the land will be more valuable for uses other than housing. A slum clearance program should, therefore, be a part of a broad city planning program which considers carefully the best use of land in slum areas. Should it be used for commercial purposes? for parks or thoroughfares? for houses?

Clearance or Condemnation?

Slum clearance in connection with housing projects has received considerable support because conditions in the slums can readily be dramatized. Disease, crime, the harm to future citizens who grow up in these regions can all be used to rouse public opinion to support a housing program tied to slum clearance. Yet it was suggested that the slum clearance movement may be reactionary since through it society pays individuals for owning bad houses.

For several decades there have been laws forbidding the sale of food whose condition falls below a certain standard. If such food is discovered, it may be destroyed; the owner is in no case compensated—instead, he may be fined. In many states minimum food standards, both federal and local, are rigidly enforced. It has likewise been considered a legitimate use of police power to fix minimum standards of housing to prevent over-crowding and to provide certain sanitary conditions necessary for health. Under this police power society can compel the owner of a disease and crime-breeding house to reduce over-crowding and modernize the house, or tear it down. In many cities, however, the application of these regulations has been deferred by political pressure on behalf of real estate interests; and pressure from the same sources has been put behind appropriations for slum clearance.

Several sorts of advantage have accrued to owners of slum property from clearance projects. Slum clearance purchases bolster adjacent land values. Clauses in housing legislation requiring equal demolition—that is to say, refusing subsidy "unless the project includes the elimination, demolition, condemnation and effective closing, or the compulsory repair and improvement, of unsafe or insanitary dwellings situated in the locality . . . substantially equal in number to the number of newly constructed

dwellings provided in the project"—bolster the rents of houses little if any better than those being replaced; they prevent an increase in the total number of available houses, and at the same time exert maximum pressure for the new houses to be built on the cleared site rather than elsewhere.

The conference, therefore, felt that when slum clearance and housing are being considered together these questions should be asked: How much of the housing subsidy will the plan under consideration transfer to existing landowners? If the housing problem is to a considerable extent a problem of lack of units, should more units not be built without tearing down those that exist, thereby forcing existing landlords to meet the new competition and fix up or tear down their buildings? Would such competition, combined with use of the police power in extreme cases, not produce desired improvements while saving the whole economy from having to buy out existing owners?

Will Downtown Building Projects Create New Slums?

The effect of the relatively high price of urban real estate on projected housing plans was considered from a number of angles.

Where land values are such as to step up the cost, and hence the rent, of the new units, displacement of the families formerly living in the area is likely to occur, with correspondingly increased congestion in other undesirable areas. Where the displaced occupants are Negroes or other sharply defined racial groups, social friction is apt to follow undirected shifting of population, and excessive rents are likely to be charged the newcomers for wholly inadequate quarters.

On the other hand, where an effort is made to keep the rents in the new project within reach of the low-income families who previously lived there, the plans of the project may be compressed until insufficient space is allowed for playgrounds and other open areas, and a slum is again in the making.

The provision of a satisfactory neighborhood amid the changes of a period of years, moreover, may require building on so large a scale that the procurement of a sufficient site requires destruction of some good building along with bad. The conference felt that a building large enough to create its own neighborhood offered about the only

from the view that private enterprise was able to provide a very large proportion of the new housing of the country and that it is quite as normal for some people to live in second-hand houses as it is for some people to drive second-hand cars, to the view that the federal government should enter the housing field directly with very considerably increased appropriations. Private enterprise can clearly supply the high-grade residential market; government subsidy is equally clearly the source to which the no-income group must look for shelter. Between these extremes attention was directed to the possibilities of co-operative housing and limited dividend projects; and it was affirmed that much can be done by the government furnishing low-cost money in government loans to individuals or to public housing societies composed of private persons. The municipal housing projects of certain European countries, notably the "magic houses" of Stockholm, were cited as offering still another pattern of organization.

WHAT STANDARD OF HOUSING CAN AMERICA AFFORD?

The quality of the housing at present available makes it clear that large numbers of American families cannot now afford adequate quarters at the prices at which private enterprise is prepared to supply them. The question then becomes, how much can society as a whole afford to pay toward securing housing of good quality, sufficient in amount to meet the needs of the total population? What shall be set as the minimum standard of housing to which public appropriations may be applied? Bath-tubs have been taken as a symbol of the American standard of living—should private indoor toilets and bathing facilities be included in all specifications or are such demands unrealistic in view of the appropriations involved? How much public subsidy would be required to get the cost of homes equipped with modern conveniences down to a point where they could be purchased or rented by the lowest income groups? Granted that the raising of standards is desirable, how rapidly and to what height should they be raised by the use of government funds?

Title or Tenure?

Differences of opinion appeared as to whether home ownership was or was not a desirable ideal. A few in the group felt very keenly that a home owner was likely

of tax structures, to review the allocation of taxes as between land and improvements, was also approved.

Investigation of the prices of materials in the building industry under the anti-monopoly laws was likewise felt to afford possibilities of lowering costs. Integration of the building industry was thought to be a more formidable undertaking so long as most buildings are custom-made jobs, though it was pointed out that integration of building processes has been effected in a number of cases by private companies undertaking large-scale operations.

The adoption of an annual wage for labor in the building trades was regarded as desirable—alike in the interest of the workers and in the interest of lower housing costs—but the practicability of such a measure was recognized as dependent on a planned balance of construction under which employer organizations could offer continuous employment. It was also felt that investigation of restrictive activities resulting in unduly increased costs should include the practices of trade unions as well as trade associations.

COMPUTATION OF COSTS

In comparing the cost of housing under public and private auspices, it was pointed out that the public housing expenditures of recent years have been undertaken with a variety of objectives: some have been essentially relief projects; others have been designed to stimulate the durable goods industries; others have had the finished product—improved housing—more or less exclusively in view. The recent striking progress of the U. S. Housing Authority in lowering the cost of its Atlanta operations from \$6,000 to \$3,000 per family including land is indicative of the results obtainable under public auspices when housing is the sole end in view. It was further pointed out that in the case of private housing, costs of streets and utility extensions may be paid by the municipality, whereas in the case of public projects, they are included in the appropriation. Moreover, public housing has cooperative features, such as community houses, laundries and the like, which are not provided in most private housing.

Private Firm, Cooperative or Limited Dividend Company, Public Authority?

Given costs at their current levels, members of the conference expressed a variety of views as to the agencies by which building should be carried on. Opinion ranged

present safeguard of good living conditions in view of the disappointing results so far obtained from zoning regulations. In many American cities, 5 to 15 per cent is zoned for business when the area actually required is nearer 2 per cent; 25 per cent is zoned for industry, when only 15 per cent is needed. And not only is the agreed basis unsatisfactory but so many “variations” are granted as to nullify even these provisions. As a matter of fact, most of the housing projects built on slum sites have gone into areas actually zoned for commerce and industry.

What Considerations Should Affect the Location of Housing Projects in Outlying Areas?

The conference was agreed that the ideal home is a detached single-family dwelling on a plot of ground large enough for a garden. With nothing but outside utility service provided, the family must take responsibility for the care and up-keep of their home. This generates pride, encourages creative activities and builds character. Produce from gardens raises the standard of living in good times and furnishes a useful subsistence backlog in times of unemployment.

If individual houses cost more, outlying land costs less; there is little or no demolition cost; and the charges for the janitor and other maintenance service necessary to the operation of an apartment building are eliminated. The use of outlying areas, moreover, makes possible the planning of large neighborhoods; in the opinion of some of those present, the metropolis of tomorrow should consist of concentric circles of roomy villages.

A further effect of building on the outskirts of the city is to help siphon population out of derelict areas downtown and thus either hasten the shift of that land to uses other than residence or speed acceptance of the fact that the land will not be used for business purposes. In the latter case, values will fall to a point where the sites can be used for housing and bring in an adequate return without the over-crowding which now supports inflated values on over-intensive use.

While calling attention to the advantage of outlying sites for housing projects, the conference was at the same time aware of certain problems arising out of such locations.

Are Low Rents Outbalanced by High Transportation Costs?

Clearly, a program of housing on outlying sparsely-settled land must be planned only in conjunction with a satisfactory transportation system. Speed and cost are both important. Where factories are also located on the edge of the city, this problem will not exist; in other cases families can solve the transportation problem by sharing the cost of an automobile. But where these solutions are impractical and public transportation is required, can society not provide it? America decided that the consolidated school was a good thing, and provided buses to take the children to such schools. If the suburban garden community is desirable, bus lines can take workers to and from their work as is done frequently in Europe.

How Can a Housing Project Become a Neighborhood?

Members of the conference expressed some skepticism as to any invariable superiority of the social and moral climate of suburban as contrasted with downtown areas. It was generally felt that in both cases there is need for increasing attention to the total neighborhood conditions, to the integration of the home, family and church life of the group occupying the area. Particularly where people move from congested downtown districts to suburban communities, new arrivals are apt to feel lonesome and isolated, and the development of social organization in these places is a primary condition of the success of the broader objectives toward which the rehousing effort is directed.

THROUGH WHAT AGENCIES SHOULD HOUSING BE PROVIDED?

Directly and indirectly, a good deal of attention was given to the matter of private vs. public enterprise in producing housing. With the types of housing to be supplied ranging from homes for the upper-income groups, able to purchase a product at a price that includes a substantial profit for the builder, through the ranges of declining income down to the considerable group on relief with no income at all, there is obviously room for a number of different agencies. The problem is one of demarcation, of deciding where, on the scale from maximum

income to no income at all, subsidy is required to provide a product which is within the prospective inhabitant's capacity to pay and at the same time of a standard consistent with social safety.

How Much Should Housing Cost?

Since the point at which subsidy may be required is directly related to the cost of the product, the various factors that go to make up construction costs were examined in some detail.

PLANS AND MATERIALS

Expanded research on this subject was generally felt to be needed—it was indeed suggested that part of the government funds available for housing might be more usefully applied to such ends than to the erection of actual projects. One member of the conference suggested that the making of plans for large projects should include counseling with social workers and others conversant with the problems of low-income families, to insure provision of proper facilities for education, recreation and health programs in line with their needs. In connection with the discussion of pre-fabrication, it was pointed out that there are no economies of mass production unless the producer regularly receives large orders; the participant making this comment urged that the effort of government be concentrated on policies that open up a mass market, and expressed the belief that large housing companies could now utilize pre-fabricated structural and equipment units if the restrictions of labor unions and building codes could be overcome.

RESTRICTIONS AND MONOPOLIES

If there are possibilities of reducing the cost of housing through improved planning and engineering, many members of the conference felt that even greater results could be obtained through doing away with some of the restrictions now imposed by building codes, the various parts of the building industry and the unions in the building trades.

It was suggested that surveys should be made of city ordinances and state laws to see whether, in the light of modern construction and equipment, they are in conflict with the production of low-cost housing. Examination