

HOW THE HOUSING PROBLEM HAS BEEN SOLVED IN AN AMERICAN CITY.

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to give an effect of variety. The two family houses are of different types. One has living rooms and kitchen on the ground floor and three bed rooms and a bath on the second; the other has living room, dining room and kitchen on the first floor and two bedrooms and a bath on the second. They both have front and rear porches, are heated by hot air furnaces and have laundry tubs in the basements and ranges in the kitchen. Rental \$24.00 per month.

Some of the four family houses have no basements, but have furnaces which are fed from the kitchen. There is a living room in front the width of the house, and a store room with a coal bin in the rear of the kitchen. The end houses have two bedrooms on the second floor with a bath and store room on the third, and the center houses have two bedrooms on the second floor and two bedrooms and a bath on the third. All have front porches. The four rooms will rent for \$17.00 and six rooms \$20.00 per month.

The other four family houses have furnaces and laundries in the basements, the end houses have a living room, dining room, and kitchen on the first floor, with two bedrooms on the second floor and a bath in the attic. The center houses of this type have the living rooms and kitchen on the first floor, two bedrooms on the second and two bedrooms and a bath on the third. They also have front and rear porches. The four rooms will rent for \$23.00 and the six rooms for \$23.00 per month.

Others are four family houses having furnace, laundry tubs in cellar. The end houses have a living room and kitchen on the ground floor, two bedrooms and bath and store room half flight of stairs up, rent \$19.00 per month. The center houses of this type contain cellar, two rooms on first floor, two on second and 2 bedrooms with bath on third floor. Front porches and rent \$22.00 per month.

The six family houses have no basements and are heated by stoves. The living rooms and kitchens open into each other without doors. The end houses have two bedrooms on the second floor with bath and store room on the third, rental of \$14.00 per month. The center houses have two bedrooms on both the second and third floors and a bath on the third at a rental of \$17.00 per month.

These houses are all finished in stucco and are lighted by electricity. They are all built back from the street and have deep rear yards to an alley.

One of the features of the development is the arrangement of two large plots of land in the centers of the lots between 23rd and 24th Streets and 24th and 25th Streets which are to be allotted to the tenants of the houses for gardens.

Wholesale House Building.

Solving the housing problem had thus far been marked by the tendency to build houses wholesale. This policy had certain definite advantages:

First. It meets the emergency promptly. It gets houses in the shortest possible time. It does not wait for a buyer or for saving. It considers no interest except the need for more houses at once.

Second. It does not complicate the situation by introducing the desire to have workmen own their own homes. Many workmen do not wish to own homes, many cannot, many could but don't manage to do it. Some do own their homes but the desire to have workmen own their homes is a very weak basis on which to found an effective solution of the housing problem.

Third. It permits the community to plan a housing project comprehensively so as to provide the maximum of the amenities of life-parks, playgrounds, community buildings, adequate and proper planting, adequate but not too expensive traffic ways and generally good architectural effect.

Fourth. It permits a saving of all of the economies of large scale production. House building is for the most part a small scale industry. This may be well for more expensive houses where individuality counts but for industrial housing every possible economy consistent with providing the essentials of a minimum standard of living for workmen.

Fifth. It permits a housing corporation to conserve to itself its purchasers of the homes or to its tenants all the increase in the value of properties in the housing project.

The disadvantages of wholesale house building while

not fundamental are nevertheless disturbing.

First. It is open to the charge of being paternalistic, "high brow," and too idealistic. The town planners are charged with being visionary, the manufacturers who invest are in danger of being misunderstood, and the promoters are charged with having some ulterior selfish motive. What seems obviously sound and good to experts appears unreasonable, theoretical, or even dishonest to doubters and critics.

Second. If it is a Chamber of Commerce which is pushing the project, the particularly selfish architect, contractor, supplyman, millman or real estate man calls on the president of the Chamber and threatens active opposition and even withdrawal from the Chamber. Possibly a committee of all five call on the President. They refuse to see that houses built by the corporation are likely to be in addition to normal building and aimed at making up the dearth of houses. As a rule, however, this sort of argument proves as ineffective as most threats. As a matter of fact the contractor (often from out of town) usually gives other contractors, mills and supply houses more business than they would otherwise have. As for the architects, the architect who tries to make a living planning individual workmen's houses would starve anyhow.

In the case of Niagara Falls, at least during the War, the disadvantage of building a large number of houses under one contract were braved in favor of expedition and economy.

Financing Home Ownership.

The housing survey had demonstrated however that Niagara Falls was short 2000 houses. The Government program was entirely inadequate. A Chamber of Commerce Committee therefore continued at work on a solution of the housing problem.

Advantage was taken of a questionnaire to determine the number of workers in Niagara Falls willing to become citizens to determine the number willing to buy homes on some easy payment plan. The replies from one plan were as follows:

Nationality	Number Employed.	Number Desiring to Buy a Home.	Per Cent.
Americans	357	348	97.5
Englishmen	47	46	97.7
Canadians	34	32	94.0
Irishmen	26	26	100.0
Scotchmen	8	8	100.0
Germans	14	13	92.8
Poles	167	37	22.2
Italians	329	109	33.2
Spaniards	84	5	5.9

Apparently many Poles, Italians and Spaniards count upon returning to their native lands and naturally do not wish to invest in homes. This shows the need of the Americanization (and Canadianization) movement, particularly among these nationalities.

On the other hand, 97 per cent of American citizens or those desiring to become citizens wish also to become home owners.

This is a typical of the replies from all industries.

On the basis of these facts the housing committee, after considerable discussion by representatives of different groups in the city decided on the formation of a corporation to facilitate home ownership and to stimulate home building.

Some question has been raised concerning the sincerity of workmen's desire to own their own homes which is now being put to the test by the existence of the Manufacturers' and Employees' Mortgage Corporation and some of the officers of the Corporation have begun to believe that is essential that there shall be houses available for rent and that home ownership movements are likely to have only a doubtful success. It is beginning to be particularly evident that the Corporation will have to arrange for the construction of houses prior to making arrangements for the ownership of houses. Local contractors stated that it is their conclusion that it will be necessary for them to build houses with the assistance of the Mortgage Corporation and then sell them after they have been constructed.

The most important lesson gained from the experience of the Mortgage Corporation thus far, however, is that Niagara Falls will have to build houses in either 10, 20, 50, 100 or 200 in a group, if the costs of construction are to be kept down to a point where it will be economical or even possible for workmen to own their own homes.