

How to Carry on an "Own Your Home" Campaign

Paper Delivered before Realty Convention at Victoria by Mr. Paul C. Murphy, director "Own Your Home" section of U. S. Department of Labor, Washington, D. C.

Foremost among the nation-wide efforts, affecting the largest number of individuals and the basic conditions of citizenship, we may, with propriety, mention the National "Own Your Home" campaign in the United States during the present year. This highly organized enterprise is to promote the spirit of home ownership, and to create practical working facilities to make the ownership of homes possible to the greatest number of individuals. This, in essence, is the spirit and purpose of this movement conducted by the Government through a division in the Department of Labor at Washington, D. C.

Never in the history of the Nation has a movement offered greater opportunities for the wide-awake realtor to render substantial service to his country, to his fellowmen, and all with profit to himself. Facing the nation-wide reconstruction period, we find the Government bending its best energies to advance home ownership, the best elements in our profession. Uncle Sam today is urging a great number of important reasons and arguments for the ownership of real estate, the dignity of the taxpayer and the necessity of home ownership as a basis of the highest type of citizenship.

If the real estate men of America fail to appreciate the situation and enter into and take full advantage of the present National "Own Your Home" movement, they are losing grip on the strongest support ever offered their business in the history of this country. Furthermore, unless realtors and realty owners take an earnest interest in directing financing activities, create Building and Loan Association and other machinery, and outline the soundest methods, in connection with such enterprises, then we shall have grounds of visionaries and faddists, taking to themselves the function of directing the Nation along these important lines, with indifferent results.

The National "Own Your Home" campaign is the result of the work of the National Association of Real Estate Boards. Last January, by the National Association, I was appointed Chairman of the "Own Your Home" Committee. Shortly afterwards our President, Mr. Garland, was requested to appoint a man to go to Washington to install an "Own Your Home" division in the educational and information service of the Department of Labor, directly in charge of Mr. F. T. Miller. He appointed me and I spent several weeks in Washington organizing an "Own Your Home" movement throughout the entire country, for the U. S. Department of Labor.

Mr. F. T. Miller, who is President of the F. W. Dodge Co., of New York, is one of the Nation's greatest authorities on information and statistics regarding matters pertaining to public and private construction. His organization publishes several of the most important journals of the country, such as the American Contractor, Architectural Record, and other universally recognized trade magazines.

Being in charge of the Division of Public Works and Construction Development of the Department of Labor, Mr. Miller was in a position to furnish me, not only personal inspiration in installing the "Own Your Home" section in connection with the Department, but had at his personal disposal one of the most remarkable and highly efficient organizations in the country through the medium of which he was rendering the U. S. Government service of tremendous importance in creating an "Own Your Home" movement as an aid to National reconstruction.

At the beginning of the year, there was stagnation in the construction industries and general business, a spirit of unrest, uncertainty and hesitancy. The most important contribution to the business life of the Nation was to have someone who would furnish authentic information as to the actual conditions of things and on the basis of such information outline definite policies of constructive progress. This,

as I consider it, was a service rendered by Mr. Miller and his organization as the head of the Division of Public Works and Construction Development in the Department of Labor.

In spite of the fact that the Nation was short approximately one million homes, due to the almost total stagnation of the building industries during the war, very few men had the conviction and faith to consider a program of action.

To bring the country back to a pre-war building basis and to overcome the accumulated shortage of homes was a task of unusual magnitude. It required the biggest business brains and practical optimism to convince the people that "Now is the time to build." This became the slogan of the Department of Labor, and in conjunction with the appeal to proceed with the business as usual in the construction world, the most notable economic and financial experts were employed to publish and promulgate dependable information as to labor conditions, construction costs and the possibilities of decreased and increased costs in materials entering into construction. In the course of a few weeks the Government was able to show conclusively, through the investigations of experts, that it was essential to the general welfare of the country that building operations immediately proceed, that no appreciable reduction in price of labor and material could be expected for some time to come; that the revival of building industries would facilitate the transition in all branches of business from a war to a post-war basis; that the way to bring about a period of reconstruction was to pull the Nation together into a solid unit of faith and proceed with construction. As Mr. Miller put it, the way to reconstruct is to reconstruct.

We may safely assume that a number of reasons, all equal in importance, led our Government to urge an individual home ownership movement.

FIRST. The statistics gathered by our Division show that there was a shortage of about one million homes throughout the United States due to the fact that normal building had not kept up during the world war period; therefore, the "Own Your Home" campaign was fundamentally sound, because it meets a pressing need.

SECOND. The building of homes would provide work for returning soldiers and sailors and help labor to adjust itself from war to peace industry.

THIRD. It would greatly assist in reducing the enormous labor turn-over which existed during the war period. The greatest increase in labor during the past few years has been due largely to the decrease in efficiency brought about by the unusual amount of labor changing in position. When a laborer is located in his own home he becomes permanent in position and his efficiency greatly increased.

FOURTH. The building of homes in nearly all localities is purely a local industry. The Government felt that in promoting the National construction activity they were encouraging an industry that was more equally distributed throughout the United States than any of the large single industries. As an illustration the automobile industry; you can count on your five fingers the centres directly benefitted by this enormous industry. That is to say, the flow of money from the entire United States is into these five centres. The building of homes is vastly different. The communities engaged in this industry receive the full benefit from their efforts as economic conditions require that they not only use local labor but use the materials nearest at hand for construction, consequently the money remains in the community's channel of trade.

At the time the armistice was signed and a survey made of general business conditions, it was shown that all lines of industry relative to the sale and manufacture of luxuries was moving in a most substantial and satisfactory way, but the building industry was halting.

FIFTH. There was a general wave of Bolshevism spreading throughout the world which would undoubtedly increase unemployment. At that time the unemployed were