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large proportion of my time in England was devoted to studying the policy of the Government relating to this enterprise, in investigating the housing problem which had made it necessary to find so much money for its solution and the results so far obtained in dealing with that problem. The municipalities are being made responsible for building the houses, subject to Government aid and supervision. The Government tried to meet the situation by offering to pay three-quarters of the losses which the municipalities might incur as a result of erecting houses to overcome the shortage. This, however, was not accepted and now the Government is practically having to pay all the loss that may accrue over and above a specified amount, which is fixed at one penny in the pound on the rateable valuation of each district. A national survey has shown that 800,000 houses are needed. These will cost about \$5,000 each, including land. Thus the total cost will be \$4,000,000,000. They are trying to get as many of these houses erected by local authorities as possible, but, in order to encourage private enterprise they are giving a subsidy of from \$1,150 to \$1,300 to private builders for each house erected under certain restrictions as to time and cost. Houses are costing five times as much as they did before the war and returns obtainable for them are not more than twice as much as the pre-war rate. Thus a house renting at \$7.50 per month, before the war, might rent at \$15.00 per month to-day but might cost the equivalent of \$37.50 per month.

Mr. Lawrence Veiller, secretary of the National Housing Association, who made a careful study of the situation, estimates that the loss to the British Government will be \$100,000,000 a year for 60 years or a gross loss of \$6,000,000,000. As the total cost of the houses is only \$4,000,000,000 this cannot be regarded as a fair estimate. Probably a more reasonable estimate would be to put the loss of the next ten years, while the houses are being built, at one-fourth of their cost, namely \$1,000,000,000, and treat that as sunk capital, therefore disregarding the compound interest which builds up Mr. Veiller's figures. The money is being used to erect houses in groups, villages, suburbs and even in one case in building a garden city. It is only being used for what would be called "model communities" in Canada.

Although recommended to do so by one of the departmental committees, the Government has not, so far, given any direct contribution to a privately organized garden city. They recognize the soundness of the scheme but they are not able to adjust the machinery of Government so as to place the private company on a par with the municipality in receiving Government aid.

The London County Council, however, are developing a garden city on 3,000 acres at Dagenham, in Essex, and in many other cities and towns large housing schemes are being developed which will mean the creation of scores of garden suburbs built by the local authorities with national funds, during the next few years. I visited a number of the housing schemes of the London County Council and other schemes at Hayes, Ruislip, Birmingham and elsewhere.

Memorial Villages

Outside of one or two small memorial villages I found nothing that could be looked upon as an example to be followed in this country for the purposes you have in view.

A society was formed to develop a memorial village in England on the lines advocated by Mr. Thomas H. Mawson, the well known landscape architect. No national effort to carry out the scheme was made although a few prominent men identified themselves with the movement. The only scheme started was in Mr. Mawson's home city of Lancaster, where a war memorial village was built in honour of the non-commissioned officers and men of the King's Own Royal Lancaster Regiment who gave their lives in the war. The site of the estate selected for the scheme was close to the centre of the city of Lancaster; it was proposed to use it for the erection of a memorial and of a considerable number of cottages. Some of the cottages would be reserved for the disabled men of the King's Own Regiment and after that for men