

urban centres today, the only truly economical house is a reasonably good house, built and financed in a manner appropriate to the requirements of a progressively improving economy.

*What is Needed is More Housing—in many Forms:*

A National Program of Housing, as already suggested, would call for action on many fronts. Too much of our policy discussion seems to centre on this or that solution:—will it be rental or home ownership? public or private enterprise? row housing, high-rise or three-storey walkups? What matters basically is to get much more decent housing produced—in all of these categories—and to apply to all of it, particularly in the medium and low cost ranges, that careful neighbourhood design which has been seriously neglected in the past and which is the best insurance against present waste and future blight.

*Why is More Use not Made of N.H.A. for Rental Housing?*

We hear it said that the N.H.A. provides all the means necessary to get federal aid for both public and private rental projects. Why have these means not been used more extensively?

It is only recently that the limited dividend section of the Act has been used extensively for rental housing sponsored by private enterprise. This is an encouraging development.

What of the public housing provisions of the Act? This section 36 of the Act depends for its use upon the initiative of the municipalities. The municipalities, though increasingly concerned about the welfare aspects of the housing problem, have hitherto been reluctant to apply for the federal-provincial assistance for public housing. In part, no doubt, this reluctance reflects a failure to understand financial benefits which a municipality can gain from re-housing its citizens under improved conditions. This particular difficulty will no doubt be overcome as the benefits to residents and taxpayers alike from such projects as Regent Park in Toronto and the *Habitations Jeanne-Mance* in Montreal come to be understood.

Local governments have so far been in a difficult position to combat the typical propaganda used against subsidized public housing based upon the argument "why should I pay out of my taxes for John Smith's rent; I have always paid my own rent", or upon such stories as the one about tenants of public housing keeping coal in the bath tubs. In the United States, where these misunderstandings about the nature and purpose of public housing prevailed as they have here for a long time, a great deal of progress has been made through education to demonstrate the actual dollars and cents benefits to taxpayers as well as the social benefits to the residents of the projects.

One way in which the education may proceed is through the use in our municipalities of housing surveys to reveal housing conditions; by preparation of comprehensive housing programs looking toward action on each front as may be needed—new public housing, redevelopment of blighted areas, rehabilitation, conservation and maintenance enforcement.

Municipalities are restrained in other ways from taking the initiative in housing matters. In many metropolitan areas they are competing with one another for industry and they prefer to "zone out" housing—especially low-value housing. This cut-throat-competition for a favourable assessment ratio is ruinous to sound urban development. We cannot have industry without housing and schools, and we cannot have housing and schools without industry. It is because of this impasse, among other things, that we are moving rapidly toward metropolitan government with a common assessment roll. As these wider jurisdictions are established—and they are certain to be soon—a common