



**NEW
HOMES IN
OLD
COUNTRIES**

HERBERT UNDEEN NELSON ★ MARION LAWRENCE NELSON

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"A NEW Europe is emerging. The pride of home ownership is supplanting the pride in a picturesque ruling class and a magnificently visualized religion. Out of shacks and huts and slums the common people are pouring into modern apartments and garden homes. This is a Europe which the traveler views with admiration and wonder and which deserves its own travelogue."

IT WAS to observe this new housing, to understand how it came into being, and what it is doing for the general welfare, that the authors motored for months during the summer of 1936, and again in 1937, through nine European countries. They went along the highways and byways, in town and country, talking with leaders in the movement, both governmental and private, with builders, manufacturers and financiers, as well as with the families themselves which have so lately become home owners.

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TO

“Dick,” “Bee” and “Larry”

NEW
homes in
OLD
countries

HERBERT UNDEEN NELSON
and
MARION LAWRENCE NELSON

NATIONAL ASSOCIATION OF REAL ESTATE BOARDS

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CHAPTER I

The Swedes have a name for it.

An owned home is called by them a "fastighet."

"Fastighet" means security.

The word is not an accident. It is rooted in the deep convictions of a people who believe that a nation of home owners is strong in times of national and political contention, and that the man who owns his home has a better chance to weather economic storms, and, in times of personal misfortune, to safeguard the things in life he most prizes. Anyone visiting Sweden today is bound to feel that the word has lost none of its ancient meaning, but rather that present day national policies and individual instinct have given these convictions new force and vigor.

Not only in Sweden is this impulse apparent but in Europe as a whole. Increasingly are the policies of European governments being directed towards the encouragement of home ownership, both as a form of general social insurance and as security for the individual family. They recognize that plans for social insurance which would give money to the sick and unemployed cannot always be carried out and that the family which owns its habitation has the best foundation upon which its welfare can be rebuilt.

In America, with its vast expanses, ownership of the free standing home is among its most fundamental traditions. Neither land monopoly nor the walled city

is in our social heritage. The conception of the family and its homestead remains, in spite of social and economic changes, our ideal of the normal way of life. Yet we are becoming a nation of tenants. But saddest of all, a nation resigned to the seemingly immutable laws of a society which makes home ownership difficult when it is not actually impossible.

But are these laws immutable? We have land to spare, within and without our cities. Our hills are covered with forests, our quarries lie idle. Our banks are crammed with capital which seeks an outlet. We support hundreds of thousands of men on relief or put them to work on less vital projects. We have the land, we have the materials, we have the capital, we have the labor. Yet, because we have found no formula for putting these elements together, millions of our families lack the security they most need and desire.

A dozen years ago when we still felt the impulse of our swift city growth, when thousands of new homes were being built all over the country, and when our new building technic was giving evidence of its mighty powers by rearing hundreds of skyscrapers, we would have smiled at the suggestion that America would ever have a housing problem. With boundless acres over which our communities could expand, with a superb system of highways reaching completion and making ever more building sites available for the city dweller, and with the steady growth of national and individual wealth, there seemed no reason why we should not give everyone good shelter.

Yet today, from every city and hamlet come reports of crowding, of the growth of slum conditions, and of a gradually mounting shortage of homes. Observers see coming all the evils of too high rents, speculation in leases, and attempts at rent control through legislative action which occurred in all European countries after the War and which inevitably takes place when there

are not enough dwellings. Our political and social leaders state that a fourth of our population is badly housed by modern standards. They assert that for millions of families housing conditions are so bad that they have become a matter of grave national concern.

For a decade home building has been slowing down. In spite of the fact that we have twenty million building sites with improvements installed, in spite of our great technical knowledge and skill and our wide variety of natural products, we have built during the past six years, with a growing population, so few new homes that they have not even replaced those lost to us through flood, fire and decay. Our country needs three million new homes immediately and half a million each year for the next ten years. The wealthiest nation of the world cannot afford to adequately house its people.

But from across the water come reports of tremendous building booms. In the comparatively poor and tiny country of Sweden with only six million inhabitants almost fifty thousand units in the low cost housing field have been added during the past few years. In England since the War three million new homes have been built. Germany, like England, is producing more than three hundred thousand new dwelling units each year and reconditions others at similar speed. Such figures, in the light of our own lethargy, are startling. What is the disease in our economic life which is keeping us inactive? What cures have they discovered in these European countries which have given them new vigor? Are these cures applicable to our own disease?

It was to answer these questions, to observe this new housing and to understand how it came into being that we motored for many months through nine countries of Europe. In the centers we interviewed leaders of the movement, both governmental and private. In the towns we talked to builders, manufactures and financiers. But principally we wanted to observe for ourselves these new

homes in old countries, to see what they were like, to see the people who lived in them. Five pairs of eyes, for we took our three sons with us, were constantly on the look-out. Nearly ten thousand miles showed on the speedometer of our Ford car when at last we embarked for home, for we had driven along the highways and byways, through the countrysides, the villages and the towns. And we carried away with us the memory of humble people with whom we had talked, people who had never until recently owned nor hoped to own their homes.

The European traveler views with admiration and wonder the glories of the past—great boulevards, triumphal arches raised for the march of victorious troops; thousand room palaces built to satisfy the whims and vanities of bygone rulers; huge wooded parks where the king's deer used to roam; fantastic gardens laid out for the pleasure of frivolous courts; cathedrals, sometimes awe-inspiring, sometimes vulgarly lavish, erected not only for the glory of God, but for the prestige of established churches and of local bishops.

But there is a new Europe emerging. The pride of home ownership is supplanting the pride in a picturesque ruling class and a magnificently visualized religion. Out of shacks and huts and slums the common people are pouring into modern apartments and garden homes. This is a Europe which the traveler views also with admiration and wonder, and a Europe which deserves its own travelogue.

CHAPTER II

1

We crossed on a Swedish-American boat landing at Gothenburg. The official in the customs office was none too pleased to give us international drivers' licenses. We were from Illinois where licenses are not required, and in Europe they are granted to citizens only after they have passed strict examination.

Not without some trepidation we started out, driving for the first time on the left side of the road. In Sweden, England, and eastern Austria, we drove on the left. In western Austria, which lies between Germany and Italy, and in all of the other countries which we visited, we drove on the right. Eventually we became quite ambidextrous and could shift from right to left without a thought. But those first few hours were complicated by the fact that it was Saturday afternoon and the city streets and country roads were full of hundreds of bicycles. We had heard tales about months of hard labor for automobilists who ran down bicyclists, and there were lots of things we wanted to do the next few months besides breaking stones.

To be sure they signalled when they turned or stopped, but most of them were encumbered with the week-end groceries for a large family or with a child—or both. We passed whole families, mother with the baby, father with the smallest child and a friendly palm on the back of the next youngest to help on the up

grades, and the rest of the brood rolling along behind.

We never ceased marveling at the Swedish prototype of our one-armed driver, the boy who pedaled along in the evening, his arm around the waist of his girl, her head on his shoulder. The older people even on bicycles never lost their gravity and sense of decorum. A plump housewife toiled along with a baby in a handle bar seat and a small child in a rumble seat. She met a friend, a solemnly dressed elderly man, also on a bicycle. He swept off his high hat until it touched his knees, bowed deeply, put on his hat, and straightened out the tails of his Prince Albert coat. She acknowledged the greeting with a low bow over the handlebars.

We were glad to take our time. There are no billboards to mar the Swedish scene. The countryside is well cared for, the fences of rail and stone, always in perfect repair. Huge woodpiles are neatly arranged to shed the rains. The houses are always roofed with soft red tile, and the barns usually with thatch, always fresh and trim, sometimes with a couple of rows or more of tile along the ridge. The fields are the gold and green of careful crops. But occasionally we passed a field that was red with poppies, another that was a sea of blue bachelor buttons, and another yellow with buttercups.

Frequently we dived from sunshine into the deep shadow of woods, remnants of venerable forests, treasured, tended, replanted. As they are controlled by government foresters, and enjoy a very small tax rate, almost half that of agricultural land, these woodlands yield a paying lumber crop to their farmer owners.

This is true through all the agricultural southern half of the peninsula, and in the north the forests, also government encouraged and controlled, reign supreme. So lumber is plentiful and reasonable in Sweden and is



The Swedish cottages are not beautiful with their up and down clap-boards, high basements and monotonous red paint. But they are sturdily built, are of heavy wooden construction, and are roofed with tile. There is no "jerry building" anywhere. Everything is well made, and having been well made, is well maintained. Thousands of families have been taken out of crowded areas and put into snug little cottages like this one which is decorated with birch trees in honor of Mid-summer. The suburban way of life is new to the Swedes, as to most Europeans, and government help and encouragement are necessary.

used for almost all single dwellings and small detached buildings.

2

Away from the forests we were never out of sight of wooden houses in the process of construction. Hour by hour that fact grew upon us, and day by day as we motored through the country we came to the realization that Sweden is being completely rebuilt.

Everywhere were signs of building activity. In the forests were logs laid in great, beautifully symmetrical piles, and on the rivers and streams were logs floating down to the humming saw mills. Near the towns were busy brick yards and manufacturing plants, and, grouped about them, little new houses. In the villages many single and multiple dwellings were going up. Near the larger centers were new suburban developments, and within the cities huge new apartment buildings. And seemingly on every farm there was a new home.

We remembered a man on the boat, a small contractor, who had been building and selling small homes successfully in Connecticut for twenty-five years. "But lately there hasn't been much doing," he said. "My relatives and friends have been writing about the building boom in Sweden. So I'm going to start in again over there. There are a lot of Swedes like me, good contractors and skilled workmen in the building trades, going back home."

We passed a house under construction which had a wreath, like a Christmas wreath, on top; another with a bunch of flowers. Only the frame of the house was up. This is a pleasant custom to celebrate the placing of the ridge pole, just as our steel workers on a skyscraper put a flag on the highest piece of steel when it is in place.

In spite of all this activity there is nothing hurried or feverish. Every phase of a job is carefully and thorough-

ly carried out. There is no skimping of materials or labor, no such thing as "jerry-building". The wooden houses are extremely sturdy, with solid walls and partitions of vertically placed lumber, heavy beams, and roofs of tile. Stucco houses are so well made that even those that are over thirty years old look as good as new and show no cracks or scaling though the winters are very cold. The multi-family and store buildings are usually of brick and heavily constructed, the outer walls twelve to sixteen inches thick. No wood lath is used but heavy six inch boards are put on horizontally and over these a matting of sea weed. As everywhere in Sweden the roofs are of enduring tile. Built to last for centuries.

Construction costs are not very different from those in the United States. While carpenters get about forty cents an hour and other trades are compensated proportionately, there is much more handwork on most of the jobs, and the men work very deliberately. But the workmen are skilled and take pride in their work. The result is frequently a quaint and pleasing individuality. Brickwork shows repeatedly this creative impulse. There seems to be no end to the variety of the patterns. Often the brickmakers themselves make little daubs of patterns of their own on the brick, each somewhat different, so that any wall is apt to have interest.

Sweden is self-consciously searching for new ideas in building which will reduce labor and costs, and to further this has established in Stockholm a permanent exhibit, to which builders come from all over the country to see the latest idea in materials and construction. Among the ideas which are taking hold are metal dormers of lead, zinc or tin, factory made, which are always placed above the wall lines; chimneys built in complete horizontal cross sections, so that the cement blocks need only be piled one upon the other and finished off at the top with attractive copper and zinc covers; double-glazed casement windows, adjustable to

all kinds of weather conditions; pressed wood and masonite for floors and stairs; and cement aggregates, some made of sea weed, for exterior and interior walls, which then only need to be plastered to be complete.

The ordinary houses in Sweden are not pleasing to the eye. They have nothing of the "nestling to the ground" of the cottages of Denmark and of England. There is something rather characteristically Swedish about their stiff preciseness. They are distressingly angular and their hip roofs monotonous in their similarity. The windows are rarely placed so as to give any sense of balance to a structure already not particularly well proportioned.

The granite rock, of which we saw so much in Sweden, crops out frequently and is never far below the surface. Digging deeply is very costly so basements are shallow and the foundations usually run up two or three feet above the ground, giving the house a propped up appearance. The vertical lines of the siding or clapboards emphasize this height. Occasionally portions of the rock are left to form part of the foundation. Sometimes, because it is so extremely difficult and expensive to blast, a rock is left right in the middle of a town, and a little house, perched high, looks down upon its neighbors.

Practically all of the houses are painted red. After seeing thousands of these we felt we never wanted to see a magenta red house again as long as we lived. The dye, a by-product of the copper mines, is cheap and more durable than paint, but tiresome beyond words. Yet after the houses had been lived in, they had plantings, bright little gardens, clean white lace curtains, pots of geranium and cacti in the windows, and looked cheerful and homelike.

The towns, too, have about them an enduring quality.

There is nothing more typical of Sweden than that every thing in this country is well made, and, having been well made, is well maintained. The streets, precisely laid with small granite blocks, are in perfect repair and are utterly spotless. Alleys are unlittered by rubbish. Vacant lots are clear of trash. Even the humblest factory yard is swept and brushed.

Every town is well planned, even the smallest. There is nothing very formal about their planning. It is determined by a general sense of fitness and a very real concern for the community welfare. Zoning ordinances are unknown. In only one district, the diplomatic section of Stockholm, did we discover any legal restriction which would prevent the operation of business in a residential section. Where business does creep into a residential district it is so discreetly conducted that it does not seem to injure the character of the neighborhood or the value of adjoining residence property.

Sometimes in a business district we would come upon an archway through a business building leading into a courtyard around which were apartments, frequently very attractive. In America the center and rear of business blocks often find indifferent uses. Here it is possible to use them for dwellings because no litter or disorder is permitted in connection with any store or business. Indeed, above most stores are apartments considered desirable places in which to live.

The tolerance of the store may be due to something more than its cleanliness and neatness. It is only in resort areas in our own or other countries that such beautiful stores are supported by such small towns. Window after window, even in the villages, is filled with smart and distinctive merchandise artistically displayed. In every narrow back street in Stockholm one sees the same thing until it becomes understandable why architects and merchants all over the world send men every year to study the store fronts of Sweden.

Shaded promenades run through the center of wide boulevarded streets and along these, and about courts, are rows of three, four and five story apartment buildings of brick, stone trimmed, made pleasing by roofs of red tile and saved from monotony by ornamental dormers and picturesque treatment at the eaves. Sometimes at the street level, doorways and closed arched entrances to private garages and inner courts form an unbroken line.

Everywhere new structures abutt old, and do not quarrel. The old are well maintained and the new, while modern, do not forget the traditions of the town. The two blend to the eye.

The famous modern Swedish architecture is seen mostly in isolated buildings, such as a factory, like the huge match factory in Jönköping, a town hall or a school. The lines are clean and simple but always relieved by some special feature such as a tower or a fine gateway. Essentially this is architecture, stripped of all unnecessary features and ornamentation. It has dignity, repose, but just a trifle of severity.

But in Eskilstuna, the Sheffield of Sweden, we came upon a beautiful new suburb, unique of its kind, in which the modern impulse has found its way to the homes. The industrial town is prosperous and these houses are spacious and the last word in modernistic home architecture. In them there is a clear break with tradition. Their treatment owes nothing to the builders of any other age or country. The clean sweep of line is exquisite. The treatment of windows is almost dramatic in its simplicity. In all our wanderings we saw nothing in the modern mode in home architecture as beautiful as these red tile roofed, black iron trimmed, white stucco houses of Eskilstuna.

The modern trend in art shows itself in occasional new statues and fountains. A strikingly grotesque foun-

tain stands in the middle of a large paved square in Gothenburg. The buildings grouped about the square form the amusement center of the city. On one of the four sides is the opera house, on another a motion picture palace, on the third the theater, and on the fourth a museum.

Like the streets, buildings, and homes, the hotels are never allowed to run down. Essentially well constructed, they are continually being modernized to include the latest improvements. Sometimes the only way to distinguish an old hotel from a new is by the decorative, but now useless, porcelain stove left standing in the corner of the room.

When a hotel has few private baths, there is always a convenient door labeled *bad rum* which leads to a bathroom with every gadget imaginable, even to a motherly mistress-of-the-bath, who, unless you have by this time picked up some of the language, will insist upon helping you with the scrubbing.

On the streets, too, are fine buildings labeled *bad hus*, and sometimes *dam bad hus*. They are luxurious bath houses, the former for men and the latter for women.

4

“Bloody Chicago Coup!” read the headlines in the morning paper.

We deciphered the story. Two Swedish citizens had stolen a car and robbed a messenger who was bicycling along a lonely spot with a payroll under his arm. They had shot him six times so that he was not expected to live. We found nothing about Chicago or Chicagoans or even Americans.

Such is fame!

The newspapers, like practically all European papers, particularly in the small towns, are very poor, made up mostly of “boiler plate” and gossip. Day after day we



The world renowned modern Swedish architecture is seen principally in its public buildings. Rarely is it used in homes. But in Eskilstuna, the "Sheffield of Sweden," may be found the most beautiful examples of homes in the modern style to be found anywhere in Europe. In them is a clear break with tradition. The treatment of white stucco, red tile and black iron owes nothing to the builders of any other age or country. The clean sweep of line is exquisite, and the fenestration dramatic in its simplicity.

were being promised a letter from America soon so that we could find out whom the Republicans had nominated the previous week. News from the continental countries is just as sketchy. The smallest of our towns has access to the news of the whole world in a way that is not dreamed of here. Apparently the people are not greatly interested in such matters, nor even in their own politics. The cabinet crisis of the moment was hardly mentioned in conversation. Life flows along in deep grooves of custom and habit, and it takes more than a few politicians to disturb the enjoyment of the *smörgåsbord* and afternoon coffee.

Very little advertising of any kind is carried in the local papers. We looked for, but could not find, a real estate ad. Transfers are always noted, however, and people seem much more interested in such news than is usual with us. At no time, either, were we conscious of "For Sale" signs. Evidently builders sell their houses easily and quickly.

We talked to a builder about a small apartment house he was putting up for rental purposes. He was paying 3 per cent interest, no commission, on a 50 per cent mortgage, and 4 per cent on a second mortgage on about a quarter of the value of the property. He was a speculative builder. We found that men like him are highly regarded in their communities. They are called "entrepreneurs", and the towns do everything they can to help them. The Swedes respect a man who is willing to risk his own money, supply work, and improve the community.

Mortgage investments are much sought after in Sweden even though 50 per cent mortgages at $21\frac{1}{2}$ per cent are common and 3 per cent is the prevalent interest rate. The first mortgage is usually for a long term and is not amortized. Second mortgages on income property and middle class residences for 30 per cent of the value can be had at an interest rate of 1 per cent more than the

first mortgage, but the note must have endorsers. Such mortgages are always amortized in not less than eight years. Third mortgages are not unheard of. So desirable are mortgages considered by investors that some properties are "mortgaged above the chimney", which is a phrase applied when they are mortgaged for more, it is rumored, than their full value.

We visited a provincial tax assessor in his office and asked him how the people felt about their real estate taxes.

"I almost never have any complaints," he said. "Sometimes I have a talk over valuations with the owners, but no one here thinks his real estate taxes are unreasonable."

The cause was apparent. Taxes on real property are less than half of what is customary in the United States. The total tax paid by the average home, farm, or business property owner is about \$12 per thousand of valuation. The taxable value of a property is fixed by the municipal architect, assisted sometimes by a real estate man or builder. This valuation takes into account the cost but is based primarily upon net income value. Net income means the amount left after deducting a fair allowance for maintaining the property in good condition. This taxable value is then officially recorded and is used not only for tax purposes but as a basis for any loans that are made.

The tax book for the province contains the name of every person over seventeen years of age, and each person is presented with a single tax bill even if it is only for the very insignificant head tax. In the tax book a record is kept for each person of the amount of his tax on the property he owns, and on the income he has received, of his contributions to the pension fund, and of his head tax. Also there is a record of the purpose of the tax. Any citizen can see in this book on one line opposite his name the total taxes to all branches of gov-

ernment for which he is liable and for what the taxes are used. Moreover he can see what every other citizen pays.

The system is simple and sensible. One man handles the department. There is no graft, or possibility of graft. Everyone is satisfied.

Also there is very little delinquency. One of the reasons for this situation is rather amusing.

Liquor is, in Sweden, government controlled and is issued at fair prices to citizens who desire it by means of a permit book called a *mot-bok* which entitles the holder to about a gallon of hard drinks per month. Only a citizen of the province whose taxes are paid in full for the three preceding years gets the *mot-bok*. If he is delinquent it is revoked.

And how can a Swede *skål* without his *mot-bok*?

5

Stockholm is proud of its title of "Venice of the North". While the feel of this northern city is quite different from that of its southern sister, the charm of unexpected water is everywhere. Hotel windows look down upon spotless white boats flying the blue and yellow flag with the three crowns of Sweden. Tree-lined boulevards run along the water's edge or end in long vistas of blue.

Ice bound so much of the year, the city prizes its warm months and presents a bright and summery face to its June visitors. Flowers and foliage, never subjected to dry and scorching heat and enjoying long hours of daylight, grow in parks and gardens, along streets, and in window boxes to luxuriant size and quality. Everyone lives and eats outdoors, even when the cool winds blow off the Gulf of Bothnia and a coat and a rug over the knees are necessary for comfort. We ate breakfast every morning looking over a tangle of purple and yellow

pansies toward a wharf in the center of the city as neat as a private front yard.

Even the lamp posts sprout flowers and the buildings are sometimes hanging gardens. Frequently apartment houses are ablaze with one-toned awnings, blue, orange or green, and the street looks as if it were ready for a festival. Balconies, too, are hung with the same awning. On older buildings balconies are used as occasional decorative relief; but on the newer apartments, especially those that are quite modernistic, rows of metal-railed balconies provide the principal architectural theme and the awning hung about them the color which saves them from coldness.

In spite of its color Stockholm is not a gay city, for the Swede takes, not only his work, but his play, seriously. Even the night clubs are as decorous as an afternoon tea party. Every morning we watched groups of stolid twelve-year-olds from outlying districts being conducted through the capital by their teachers. One felt that an ounce of devilry would have been leavening.

Despite flowers and awnings the buildings themselves are not gay. There is about them a certain fundamental severity. The recent Swedish architecture, of which Stockholm has considerable, is without gentleness. Long rows of new buildings and apartment houses glitter with steel and glass. The impressive new Engelbrekt church rises on a rock in the center of the city, beautiful, original, self-contained, reserved.

The new Townhall, enjoying an unsurpassed location on the water front, is a hollow rectangle of dark brick with a high square brick tower at one corner, splendid in its proportions, unique in its design, but cold. The influence of its form is being felt all over the world, for architects from every country have traveled far to see it and many consider it the finest example of the modern impulse in art as expressed in public buildings. Designed to be distinctly Swedish in its character, to be a

self-conscious outgrowth of this northern land and its people, it has in its architecture directness, severity, individuality. It shows pride in its own traditions, in its own peculiar history and circumstances. It shows independent thought and conception.

Forgetting for a moment its beauty and looking at the building with an utilitarian eye as a place in which to do work and in which to do business, one sees that it is surprisingly impractical. The ceilings are too high for comfort or economy. The lighting for work space is poor. If it were a modern office building its net rentable area would be less than twenty per cent of the total.

But viewed from an adjacent island at sunset, with its copper roof and the three gold crowns of Sweden perched on the tip of its tower reflected in the waters of Lake Malern, this *Stadtshuset* provides a thrilling sight. From nearby its expanses of dark brick wall seem uncompromising; its colonnade of sturdy columns faintly depressing; its fine courtyard with its Byzantine towers a bit gloomy. This is rather the gloom of dark materials treated in large masses than the gloom of monotony and lack of imagination, for within the limits of its design the architects have allowed themselves full play for their fancy. A square or an octagonal column, even one suggesting the figure of a man, breaks at intervals the rows of round columns; the brick work is a tapestry of varying designs; there is even, high from the ground, a Moslem crescent set in the wall.

6

They say there are no slums in Sweden, and in the sense in which they exist in most of the other European countries this is certainly true. But during and after the War Stockholm faced the threat of slums with all their attendant social evils. Already somewhat crowded it had opened its gates to thousands of non-combatants,

and a serious housing situation resulted. That conditions never sank to the level which they reached elsewhere was partly due to prompt and effective measures taken by the government.

At first government help consisted of non-repayable subsidies, deemed necessary because of the high building costs. When these costs declined, it reduced the subsidies and began to grant credits on favorable terms. Later it withdrew its subsidies but continued its grant of credits as second mortgage loans for low-cost housing were difficult to obtain and the interest rates were too high to enable houses to be built cheaply.

While, at the beginning, subsidies had some palliative effect they were considered emphatically un-Swedish and were soon abandoned. What is distinctively Swedish is that the solution of the country's housing problem has been found in the education of the people and in co-operative effort. Good housing has not been superimposed from above. It has come through a growing realization of the people of their own need for better living conditions. Toward that end the people, the building societies, the municipalities and the State have worked together.

Among the cities of Sweden Stockholm took the lead with a low-cost cottage housing scheme which has become famous throughout the world. We drove out to these "Colony Gardens", some of which are only three miles from the center of the city. This is farther out than it sounds for the more than half a million people of the capital live in five-story walk-ups concentrated in a very small area.

The twenty thousand acres of pleasant rolling land, much of it near water, which is being developed for housing purposes, are only part of huge tracts which have been acquired by the city over a period of years. To completely carry out the plans which have been



Stockholm's scheme for low-cost housing has become world famous. The municipality has 20,000 acres of pleasant rolling country on its outskirts which it is developing for housing purposes. Initiative in home building lies with the family itself and the city does not give anything for nothing. It leases the land to prospective home owners for a small down payment and grants credit up to 90 per cent of the value of the home. The remaining 10 per cent the family may contribute by putting in its own labor. The interest rate is small and the amortization period is long, making it possible for families to buy homes like these for yearly payments comparable with rents for crowded city apartments.

made will take many years to come. The city has already improved much of this section with roads and utilities. Building lots of from 5,000 to 7,500 square feet have been laid out. These are leased to prospective home owners at an average rental of 1½ cents per square foot per year for a period of sixty years. This rental reimburses the city for the cost of the land and improvements. At the end of the term the lease may be renewed or the city may redeem the improvements.

The prospective home owner, with certain qualifications of character, income and need, selects his lot and leases it. He pays down from \$80 to \$100. He is then granted credit for a loan, amortized in thirty years, up to 90 per cent of the value of the home he proposes to build. The remaining 10 per cent or more he may contribute by putting in his own labor or he must find it in some other way. He buys his materials at a reduced rate from the city which acts as his purchasing agent. He may act as his own contractor and builder if he is able to do so or he may ask the city to build for him.

The net result of this plan is that the home completed costs about \$2,500 to \$3,000, and the total charge to the home purchaser, including taxes, amortization and interest, ground rent, water, insurance, garbage removal, street maintenance, is from \$200 to \$250 a year. Of course, after the loan is paid off the annual charge drops down to about one-third of this amount. An interesting feature of this experiment is that the home owner really is not given anything at all except the credit to help him work out his problem, and he pays for this credit at a rate of about 4 per cent.

Every effort has been made to keep these homes within the range of the low income groups. Streets and walks are good but not paved. Electric and telephone wires are strung from chimney to chimney. The houses are usually of wood and, with their peaked roofs, high basements, up and down clapboarding, and blank walls to

north, are not beautiful, though time and planting may help the effect. Slightly more expensive and considerably more attractive are the white stucco houses built on higher ground.

Theoretically the home owner may work on his house, and so introduce some individuality into the exterior. But we talked to many and found that few had had the time, inclination or ability to do so. So the houses are arbitrarily arranged in groups and all the houses in each group are identical. Some feeling of the need for individuality evidently exists among the owners, but the impulse has found expression almost exclusively in the front doors. Each one is different from the others. Some are painted green or blue or black. Some are of dark and others are of light wood. Some are even of bakelite.

The people were pleased and proud to show us their homes. Yet the floors are only pine, and the interiors plain and roughly finished. In the United States people in the lowest income brackets want much more finished houses than these. But the home-making genius of the Swedish people transforms these rough interiors into charming homes. There are bright braided rugs on spotless floors and new birch furniture piled with many pillows. At the windows are immaculate white lace curtains and growing plants. Usually there is a collection of some kind—somebody's hobby, pipes or shells or glassware. Shelves run clear around the room, like the trophy room in a fraternity house. Often there is a truly fine heirloom—a clock or a chest.

But the kitchen is the glory of the home with its rows of gleaming copper and brass. Sometimes the house has only three rooms but the kitchen is always spacious, modern, light, efficient, and attractive. Truly it is the center of the home, the workshop of the *husfru*, who considers home-making not only a business, but an art.

A house may have from three to six rooms, but each

is modern with a gas stove, electric lights, a small central heating plant, and a bathroom. To save on the expense of the home the bathroom is often in the basement, a common practice all over Sweden. As the housewife is as particular about her basement as the rest of her house, this arrangement is accepted in the low cost houses and even in the small inexpensive two and four room apartment houses. Usually in the basement also is the garage. But in nary a garage did we see a car. Just a pipe dream, for cars are expensive. In the meantime the man of the house has a place in which to do his tinkering or enjoy his hobbies without upsetting the spic-and-spanness of his wife's domain.

Sweden is cold and, in spite of the efficient little heating plants, there is still a cringing before the arctic blasts. The northern exposure of the house is either windowless or contains only one small window, and a cross draft in the bedroom is not considered important. But the south exposure is thrown open to the sun and air. Frequently there are even French doors leading to the garden.

One little lady was quite insistent about taking us through her French doors and showing us her tiny balcony. Obviously none of her neighbors had a balcony and she felt she had a little the edge on them.

To these suburbs runs good transportation. Schools and stores are conveniently located. Yet government encouragement and help has been necessary to get people out of congested Stockholm into these detached houses, just as it has been necessary in so many countries of Europe. For suburbs and the suburban way of life are strange to most Europeans. About Stockholm there is no feathering out. The limits of the town are sharply marked. As one drives about Sweden one is constantly impressed with the fact that one is either in the town or in the farming country. The old walled town has left a

deep rooted habit of life. Private developers are non-existent for no one has felt that he could successfully contend with this tendency to crowd together which once was necessary for protection. This is probably one of the basic reasons for government housing activity abroad and a fundamental difference from the United States. The people of Europe need not only encouragement but some pressure to undertake suburban life. It is pioneering of a sort.

We asked one woman how she liked her new suburban four-room home for which we knew she was paying less than for one or two rooms in a dingy apartment in the center of Stockholm only three miles away.

"Yes", she said, "I like my house very much. But out here I do feel a little out of things."

7

"H.S.B." stands for the mouth-filling polysyllables, *Hyresgästernas Sparkasse och Byggnads-förening*, which means a Tenant's Savings Bank and Building Association. Everywhere in Stockholm one is conscious of these three letters which have come to mean so much in the economic and social life of Sweden.

The acute shortage of housing during and following the War resulted in high rents, and this brought about the formation of various tenant societies for the purpose of self-help. In 1924 these were organized into one association under special charter, which is known and spoken of as "H.S.B." The central or "mother" society in Stockholm now has fifty-nine "daughter" societies in the capital and throughout the nation.

"H.S.B." and its branches are concerned with the financing, building and operation of coöperatively owned apartment buildings. There is a branch for each project, and the total number of housing units so far provided by this society is 12,494. More than 50,000

persons are housed in these apartments. About 65 per cent of the families are those of workmen. The rest are public employees, professional people, clerks and others. The accommodations are modest, consisting of two, three or four rooms, and are designed for persons of small means.

One who wishes to live in a coöperative apartment makes application for membership in "H.S.B." and indicates the kind of accommodations and number of rooms that he desires. He then makes a down payment equal to 10 per cent of the value of his apartment, from \$250 up to \$900. If the applicant has a very small income and a large family, his own payment may be cut to 5 per cent and "H.S.B." advances the rest of the required 10 per cent. In special cases where there are many children the government will advance the entire 10 per cent and a subsidy for such a family up to 50 per cent of the annual payment.

Annual payments range from \$200 to \$600 according to the character of the apartment which the member is buying. This payment includes taxes, interest and amortization on the mortgage debt, which is planned to pay out in twenty years, and a reserve for repairs and operating costs. These payments are made quarterly in advance. When the mortgage debt has been paid off annual payments by members can be reduced from 15 to 20 per cent. A member may purchase a small life insurance policy at low cost with "H.S.B." so that in case of death his family will have a paid-up home. If a member so wishes he can sell his apartment, but the charges must be no greater than the regular payments provided for that particular apartment. In other words, there is no speculation through subletting.

Members of each apartment project elect their own board of directors to operate that particular property. Acting through this board, the members can assess themselves for any additional services they may want. In

some apartments which we inspected there were open, protected play spaces for the children on the roofs, and attractive supervised playrooms with quiet floors, sturdy furniture and little cots for the rest period. In others we saw charming nurseries where mothers leave their babies while they go out to shop or work. In many were recreation rooms and facilities for educational activities.

The "mother" organization finances, plans and builds the apartment projects for its "daughter" members. It purchases the site, makes the architectural plans through its own staff of architects, and conducts the building operation through a special construction department which has special arrangements with the labor unions. All materials are bought through one central purchasing bureau, and the savings here are large. When an apartment has been completed, it is turned over to the "daughter" society to operate.

In financing a project, "H.S.B." first secures a loan from private sources amounting to about 55 per cent of the value of the completed project. Savings banks and insurance companies are the usual sources. Interest is the going rate and is a matter of negotiation. A second mortgage on the project, which usually amounts to 35 per cent of the value, is then taken by the government. The remaining 10 per cent is made up of the cash or down payment of the members.

"H.S.B." also operates its own savings bank for members from which it makes advances to certain applicants who cannot pay the full 10 per cent in cash at once. This bank is a good deal like one of our building and loan associations and through it members can save for their initial outlay and also for their quarterly payments. The fact that the secondary lien is in strong hands makes the first mortgage on these projects very safe and desirable.

These apartments, in which nearly 15 per cent of the people of Stockholm now live, are scattered over the



Nearly 15 per cent of the people of Stockholm live in "H.S.B." coöperatively owned apartments. This tenants' society provides continuity of sound leadership and management so that the financial and operating program of each project can be successfully carried out. An annual payment of from \$200 to \$600, for a period of twenty years, buys a modern apartment. A 10 per cent down payment is usually required. In financing a project the society secures a 55 per cent loan from private sources. A second mortgage of about 35 per cent is taken by the government. The fact that the secondary lien is in strong hands makes the first mortgage safe and desirable.

city. In many cases "H.S.B." has bought blighted areas quite close in. The buildings are large and massive, usually six or seven stories high, sometimes higher. They are built of reinforced concrete, with curtain walls of brick or cementitious blocks, and are modernistic in their architectural lines. Bright awnings and roof plantings dress them up attractively. On the street level of almost every coöperative apartment house one sees in large black letters, *Konsum*, which indicates a coöperative provision store, operated by the Stockholm consumers' society.

Every building is located on the site so that it will stand clear, and have light and air on four sides. The rooms are not large but are fairly well planned and convenient. Many of them are furnished from the "H.S.B." furniture factory from which members can buy at low prices pieces of good design made mostly of Swedish birch and other native woods.

Vacation facilities are also provided for its members by "H.S.B." A beautiful tract of ground on the water has been purchased where boating, bathing, football, and all sorts of recreation are enjoyed. There is a hotel where the rates are low and the food is good. A member can buy or rent a small summer cottage. If he wishes to buy one of these cottages, he is given full credit for any work he can do himself, such as carpentry or painting. He can, if he likes, build it all himself. If he wishes to buy one completed he can get it for about \$100 down payment and \$50 a year for twelve years.

"H.S.B." continues to grow and spread throughout the nation. Since 1924 it has built housing facilities to the value of 170 million crowns or more than 50 million dollars. In this small nation of six million persons this represents a very great undertaking.

Perhaps the principal reason for the success of the "H.S.B." is that its major emphasis is upon continuity of sound leadership and management so that the financial

and operating program can be carried out. It never loses touch with its members. It has its own journal and issues many pamphlets. It has many meetings and educational activities which are designed to help its members to plan, not only their housing, but how to live better in their homes. Much of this sounds idealistic and impractical at first, but as one observes the matter-of-fact and sane way in which these things are done, it is rather inspiring.

It works!

8

Midsummer in Sweden! Every white steamer was crowded with waving holiday seekers off for the many camps and resorts which dot the archipelago. Stores and offices were closing for three or four days. Everyone was going visiting, going home, going to see the old folks.

So we, too, left Stockholm. Everyone had been extremely courteous. The policemen had even apologized to us when we innocently broke the traffic rules. Often they had called out an American "Hullo" when we had made a wrong turn. They were slim and military, with long swords at their sides, and we had not been surprised to learn that they are drafted from the army and have a corresponding social ranking.

Never had we been in such a law-abiding town as Stockholm. We had yet to see a driver exceed the speed limit, turn a corner without holding out a hand, park in the wrong place, or in any way disobey a traffic regulation. Policemen were few so it could not have been through any fear of consequences. Once, however, we did see a policeman giving a warning ticket to a small boy who had parked his bicycle too long on the curb of a business street.

One might think that Midsummer night would come

between the twenty-first and twenty-second of June. But that night passed, and the next. It was not until the night between the twenty-third and the twenty-fourth that the Swedes celebrated their Midsummer. In the towns, hotels were crowded and accommodations difficult to get. In their ballrooms the modern young people were dancing to the music of the latest *shlag*, or "hit", from America. The orchestra leaders were singing familiar popular songs in broken English which became more and more difficult to understand with each verse, and, somewhat shamefacedly, they jiggled in time to the music.

But out in the smaller towns and in the countryside the old customs prevailed. In the village squares or parks and in the open country the *Maistångs* were trimmed with vines, oak leaves and flowers, were hung with great wreaths, and were raised with age old ceremonies. Around these Maypoles at midnight there were games and dancing, and then the young people, many of them dressed in their national costumes, went off to small home parties or on mild skylarking, for Midsummer's night is a combination of May Day, New Year's, Hallowe'en, even of Christmas. Every home was decorated, and every store and hotel entrance was flanked with trees, not pine, but bright little birch trees.

The idea seemed to be to stay up all night. Indeed for days there had not seemed to be a sensible time to go to bed. There was no real darkness, only a long pale twilight. At midnight there was still a faint sunset glow in the sky and out-of-doors one could read a newspaper. Yet at two-thirty the birds began to sing. We almost welcomed the thought of going southward and catching up on sleep.

Southward we found ourselves being more and more reminded of America, particularly of our own middle west. We might have been in a part of Wisconsin or Minnesota. The properous looking farms are large and

well kept, and the houses and barns of the type which the Swedes have perpetuated in our own rural districts. Only the streams of bicycles and the lack of hitch-hikers destroyed the illusion.

Every other house seemed to be quite new, and the rest had been modernized. Everything was well painted and maintained. Nowhere in our wanderings in Sweden did we see shoddy, dingy, or dilapidated structures.

Practically all the new building was residential. As this activity has been going on for some years at a constantly increasing pace, it has reached the proportions of a building boom. As a consequence there is practically no unemployment in any real sense. The hundred thousand unemployed in Sweden are mostly unemployables.

No other factor is so potent in the economical health and well-being of Sweden today as its rehousing program. The government encouragement and assistance have not only practically solved its unemployment problem, but found large outlets for its principal products, corrected out-moded or abnormal living conditions, and had a real influence upon the security of capital. There is little question about the utility of putting capital into housing. Although the business districts were always spruce and attractive we saw comparatively few new business buildings. America has learned that vast sums of the people's savings put into over-elaborate office buildings, railway stations and business blocks often prove to be unwise. Sweden is going on the principle that money put into better habitations can hardly go astray or be lost.

For a problem that has been troubling all civilized nations the Swedish people have found a sane and workmanlike solution. Their housing program rests upon no subsidies or grants. It has no tax exemptions to aid it. It does not give any one anything for nothing. The community simply steps in to aid, with its credit and

planning, those who ordinarily cannot, under complex modern conditions, initiate and carry through for themselves without guidance a long-term home or apartment purchase. The program builds self-reliance and self-discipline. There is no question but that it builds citizenship.

The United States has attempted to find a solution for the housing problem through direct building by the government and the operation of government-owned housing. To one who has grown up in American traditions the Swedish solution seems more harmonious with American ideals.

In this respect Sweden today is more American than America!

CHAPTER III

I

We entered Germany from the north coming across the Baltic Sea to the resort town of Warnemunde on a huge and luxurious ferry, our car firmly lashed to the deck.

On the boat we declared all of our money in whatever form, for the German regulations did not allow a traveler to leave the country with more money than he declared when he entered, nor to leave it with any German currency. Once, later, when we decided suddenly to go into Austria we found ourselves with a hundred marks and some small change. We were told to keep the change but the hundred marks were taken away from us. We received, however, a receipt for them which, on our return, we were able to cash promptly. Souvenir shops on the borders did a thriving business as tourists spent the last of their German money.

Forty cent marks we had bought before we left home for twenty-five cents each as *Reisemarks*, or German travelers' checks, which could be taken out of Germany if they had not been cashed and could be redeemed in the country in which they were bought. They were sold with the understanding that they should not be spent for anything except necessary traveling expenditures, and, when they were cashed, the amounts were stamped in our passbooks. As sufficient for each person for adequate living was allowed, we experienced no difficul-

ties. The officials were watching for large purchases or extravagant expenditures, especially in the spa areas.

It was still very early on a Sunday morning when we drove across the old province of Mecklenburg. A "story book" stork rose from the fields and flew to its nest on the roof of a thatched barn to feed three wide open mouths at the end of three incredibly long necks. Everything was astir. Though it was not yet seven o'clock, the roads were full of people hurrying to all sort of tasks. Evidently there is no sleeping late Sunday morning either in the towns or country. Farmers were out doing odds and ends of work which are necessary where growing crops and hungry animals are involved. Housewives were sweeping off the door-steps. There was none of the Sabbath tranquility of Sweden.

Brown shirts were everywhere, and Swastika armbands and Swastika flags. For Sunday is meeting day for the Nazi boys, and, because it is a party holiday, Nazi flags are displayed. We became used to the idea that the Swastika is no longer merely a party symbol, but, black on a red ground, has replaced the German eagles as the national flag. Many of the cars flew small flags. If the Swastika was on its side the car was official.

In two's and three's and larger groups the brown shirted party members were on their way to their assembly places, in townhalls and schools and the big barn-like regimental halls. They were all every earnest and very serious, but it was obvious they were having a good time. They greeted us with *Heil-Hitler* when we stopped to ask directions, were cordial and courteous, and did not expect us to respond in any other than an American fashion. All over Germany we found the stiff-armed greeting used by officials and policemen, but not as often by others as we had anticipated. Except by the children! They loved the dramatic gesture and would range themselves along the road and salute our

foreign car. We found ourselves saluting in return just to please them.

We were in another old country in which, as in Sweden, we were almost never out of sight of new homes and of building activity. It was astonishing, though, to see so much building out in the country-side. We passed clusters of new brick farm houses, six or seven in a group, all identical, indicating government re-colonization. There were hundreds of combination barns and houses on the farms, most of them new, and hundreds more being constructed. We had seen no such combination in Sweden. They were built, either as a long rectangle, about thirty by a hundred feet, with the house constituting one end, or else in an "L" shape with the house the shorter side. Made mostly of brick, or brick and timber, two stories in height, they were pleasing to the eye. The desirability of having barn and dwelling parts of the same structure is another matter. But it has one advantage, one rarely found in America—the home is at least as well built and as good looking as the barn.

Many of the towns were of considerable size and appeared very modern except at their centers where narrow streets, old city walls, and carefully preserved town gates gave evidence of their age. But away from the centers we were impressed with their youth. Every town had its new modern apartment buildings, and, at its outskirts, hundreds of new houses. Even the smallest village had its quota of new homes.

With increasing frequency we passed industrial buildings which were massive and great in extent, so that we became conscious of being in the middle of large scale industry. Coming into the northern cities of Germany, especially Berlin, is like approaching Chicago, Detroit or Pittsburgh. While this means the kind of ugliness with which we are so familiar, it also carries with it a sense of modern technical development and power.



Near all the great cities of Germany are new suburbs of the subsistence homestead type. These are sold or leased for periods running as long as sixty years on terms comparable to those for rental of low-cost apartments. Thus a family may make its choice on the basis of the kind of life which it prefers. The rear of this home shows a typical well-planned, livable garden with its flowers, vegetables and small animals or poultry. A third of the subsistence of the family comes from the garden.

The American in Germany is bound to feel, as he does not in Scandinavia, that here is an economic system of the same kind as his own.

2

Berlin was like a housewife frantically doing the last tasks in preparation for important guests she wishes to please and impress—housecleaning, redecorating, remodeling, all going on at the same time—for the visitors to the Olympic Games were expected soon. But she was an efficient housewife who disturbed as little as possible the comfort of her family. Time enough for regular sleep was allowed between the late evening and the early morning riveting and drilling. Streets were torn up only in sections so that traffic was little interfered with. All of the work, while carried on at great speed, was orderly and without confusion. But the magnitude of the projects and the incredible speed with which they were being carried out was enough to make even an American gasp.

The new subway beneath "Unter den Linden" was almost completed. One evening we watched men digging evenly spaced holes along the edge of the wide central boulevard. We found it rather refreshing to watch men work as if they wished to get the job done instead of leaning on their shovels or conducting discussions. The next morning we found the boulevard from the Brandenburger Tor to the river lined with small trees. Out at the Olympic Field an area of several hundred acres was being landscaped, and last preparations were being made for a hundred thousand spectators. The construction job, with its massive grandstands and stadia, very modern and impressive in design, which had been undertaken for the Games, was nothing less than tremendous.

As it would for the housewife, the anticipation of guests was providing an incentive for effort, and tasks

were being accomplished in a short space of time which might otherwise have been delayed or indefinitely postponed. The subway, leading from the center of the city to the Olympic Field, was imperative for the crowded two weeks, but after the Games would give Berlin needed transportation. The glorious Field, after its international use was over, would provide unsurpassed facilities for national and local events. The great, tree-lined, double highway, with the new subway, would open up miles and miles of attractive sites for suburban homes.

Germans seem to take more naturally and with less resistance to suburban life than do most of the other nationalities of Europe. Already Berlin has a number of suburbs, not necessarily of detached houses, but places where light and air are available, and where gardens, trees, common playgrounds or adjacent parks and woodlands, make for a normal healthful way of life. About the capital, as well as about most of the large cities of Germany, are many extremely desirable sites for such suburban developments due to the fact that the German royalty and aristocracy, in their prideful days, laid out great private hunting forests and deer parks and built many palaces with spacious grounds. These are now public property and are kept either as forest preserves or parks or are transformed into beautiful residence districts. This is at least one way of getting long range city planning.

In the industrial suburb of Siemensstadt, as well as others that we visited, we found apartment houses for factory workers grouped about parks and playgrounds, with tall trees and flowers in abundance, and planned so that they have plenty of light and air on all four sides. They are usually four-story walk-ups built of concrete with brick and hollow tile curtain walls and structurally are very fine low-cost housing. Fire walls around the

staircases make it unnecessary to disfigure the buildings with fire escapes. Instead each apartment has a pleasant little porch. The usual facilities are provided. If central heating is omitted each room is furnished with an attractive and practical tile stove which, the people say, keeps them warm and uses very little coal.

A family can rent a three or even a four room apartment here for approximately \$10 a month. No one is permitted to pay more than a fourth of his income in rent. While the buildings are erected by building societies they are coöperatively owned by the tenants.

Certain areas in Siemenstad and other suburbs are devoted to small houses of the subsistence homestead type, frequently semi-detached. Governmental policy distinctly favors the single family house, but, in its drive to get as many families as possible quickly out of crowded, unhealthful city areas, it has pushed the building of the double house for very small families of two, or perhaps three, and not more than four persons. But the houses are constructed in such a way that architecturally they appear as attractive single houses, and can, with a minimum of expense, when more units have been provided and the families have enlarged, be remodeled into single family dwellings.

Each two families has a piece of ground of about 80 by 150 feet square on which they grow a large share of their provisions. All of them have flowers and vegetables. Some had added a fruit tree and some berry bushes. Some have a few chickens or geese, now and then a goat.

These subsistence homes are sold or leased on easy terms for periods running as long as sixty years. It is not expected that the first generation will be able to pay out the contract. The terms of sale or lease are comparable to those for the rental of the low-cost apartments. The difference in monthly cost being slight, families make

their choice on the basis of the kind of life they prefer.

It is not difficult to get acquainted with the owners of these homes. Ownership is so new and wonderful to them, their pride in their creative efforts is so great, they are happy to have someone to whom to show it all. One man, a factory worker, who had lived all his life in dark, crowded city rooms and who had only lately acquired his tiny homestead, tried to talk calmly of his plans, but could not keep his eyes from filling with tears.

"Uncle Tom's Cabin" is the name of a residential district near Berlin. It has nothing to do with Americans, nor negroes, nor cabins, nor even as we had anticipated, with small cottages. For the latter it was originally designed but, when the plan changed, the ill-suited but to them picturesque name, still clung. The section consists of several hundred acres of apartments and row houses, and is quite the most attractive inexpensive development we found anywhere in Europe.

Some ten thousand people live in this settlement only seven miles from the center of Berlin, adjoining a great forest preserve owned by the city, with miles of paths and with playgrounds for children. These low-cost multiple dwellings are built solidly of brick covered with stucco, and provide every convenience and comfort. What makes them unique is that, in addition to their structural excellence and their livableness, they have been painted and landscaped and "dolled up" until the total effect is so gay and colorful as to suggest a stage setting.

Indeed for the amount of color being used in Germany today, we were totally unprepared. It seemed as if every paintable building, not only in such suburbs as this, but in every little out-of-way town and village, had just received a coat of paint so that it looked spruce and fresh.

Here in "Uncle Tom's Cabin" one street of apart-



Near Berlin are beautiful wooded areas which were formerly royal hunting forests and palace grounds. These are now the property of the government and are being transformed into attractive suburbs for the lower income groups. Thousands of families have been taken out of dark, crowded, unsanitary city rooms and put into apartment houses laid out around parks and playgrounds and adjacent to forest preserves. An apartment of three or four rooms can be rented for \$7 a month, though \$10 is the usual rate. The structures are erected and managed by building societies which are helped and encouraged by the state.

ment buildings gives an impression of green, another cream, another pale pink or blue. The row houses are utterly without monotony. Each tiny front yard garden has a distinctive feature which gives it individuality and provides a central theme which determines the arrangement and choice of plants. And each house in the row is painted a different color.

This might give a restless effect if the colors were not invariably chosen with discrimination. An apple-green house is flanked by one of cream and one of pale peach. Usually the house is trimmed discreetly with white or with deeper shades of the same color. Sometimes a happy daring prompts color combinations which would fail were not really beautiful tones used. A blue house is trimmed with yellow, a green with orange, a yellow with rust. The effect is dramatic, but never bizarre.

3

Our dimly remembered geography told us that west of Berlin we were driving in the old province of Hanover. No road maps showed any provincial lines. We inquired of various people that we met. Were we in Hanover?

“No, you are in Germany.”

It was the same everywhere that we went—in the west, in the south. Were we in Bavaria?

“No. You are in Germany. We are no longer Bavarians. We are all Germans. We are one people.”

Roads everywhere in Germany are excellent, substantially built, kept in perfect repair, wide and smooth, and always shaded by overhanging trees set in even rows, which give beauty to the landscape even when the view is comparatively unexciting. In various parts of the country, we found ourselves unexpectedly driving upon great, double-laned parked highways. There was no speed limit; we were merely advised to drive cautiously. Cars were not numerous, but very frequently we passed

enormous Diesel trucks, belching unpleasant fumes. Near the great centers of population, particularly Berlin, we met numerous camouflaged transport trucks filled with uniformed soldiers, or came upon new barracks and air fields, and what we were certain were underground aerodromes. The tremendous military program was obvious.

So also was the tremendous building program. New roads, new schools, new houses, not only in the towns but also in the rural districts. It was apparent here and all over the country, that Germany is carrying forward an intensive drive for recolonization of the land on a huge scale. It fears continued rapid urbanization, and is doing everything possible to dignify and make attractive and secure the rural mode of life. Various forms of credit relief and help for farmers are in operation. The new land laws, which are as bulky and complex with decrees and regulations as our own farm legislation, form one of the most interesting chapters in the record of social changes taking place in Germany.

Most important and most unusual is the measure which makes all farms of sufficient size to support a family, varying from 10 to 250 acres according to the type of agriculture involved, hereditary homesteads. About half of the farms of the country now come under this law and cannot be sold or mortgaged. They are transferred only by inheritance to the youngest or the oldest son, according to the custom of the region, or to the nearest of kin best suited to carry on. Special farm courts supervise these transfers. Special credit institutions are also set up to finance these farmers in their usual operations on the basis of personal notes, like commercial paper. Taxes are limited in accordance with productivity. A farm which does not come under the hereditary homestead law can be sold, but such transfer is subject to the approval of the farm courts. A farmer who lets his place run down can be dispossessed. New

settlements with smaller bits of ground, that is garden homes and subsistence homesteads, are being made subject to the same regulations, particularly to those which prohibit mortgages.

There was some grumbling among the farmers. While many were grateful for the security which the laws provide, others felt them to be cramping and to limit the possibilities for the exceptional man in the farming business. Changes and modifications were being contemplated. The problem is incompletely solved, but the aims of the legislation are clear: to take the precariousness out of agriculture, to keep the farmer content on the soil, to give the farm continuity of ownership, and to make farming a dignified way of living as well as of working.

As we passed through the rich agricultural land of northwestern Germany, the barns of Hanover spoke to us eloquently of the pride of generation of owners. These brick barns, roofed with slate, are beautiful structures which have stood for many generations and, mellowed by time, will stand for many more. In each there is a large central arch which is gaily decorated with a carved frieze or painted border. The lintel over this arch always bears the name of the farmer who built the barn, also that of his wife. Then the name of the son who inherited the farm, the son's son, for each had added his name at the time he came into the property. There is therefore on the lintel an abstract of ownership, often running back for many generations, which all can see. Each farm has its motto, usually a pious text, which is also painted or carved over the arch. It is to retain and reestablish such dignity and pride that the new land laws of Germany are designed.

Nuremberg—they are names associated with our childhood memories of fables and legends. It is ridiculous to think of their having building booms. But that is exactly what every last one of them was having.

No visitor, however, could be more sentimental about these towns than the Germans themselves. Without losing sight of the original charm built into them by the people of yesterday, they are being made more comfortable and livable by the people of today. Interiors are being discreetly remodeled and modernized. Old buildings, whenever possible, are being preserved and restored. In some streets entire blocks are being given new fronts all at once, a kind of “face-lifting” process, but so successfully done that the result is more in key with the distinct character of the town than the fronts they replaced. City gates, those of each town so distinctive that they have become symbols or trademarks, are specially treasured.

But away from the center, especially on the outskirts, are always rows and rows of new little homes, the number varying according to the size and needs of the town, but always there. They are neat, attractive houses on concrete foundations with brick and stucco walls and tile roofs making it possible for them to be useful for two or three generations. Sometimes they are a little monotonous in design but time and gardening will remedy this, and there is always the relief of color, used as if it were an integral part of the design, not as an afterthought.

It is this perfect blending of use, location, material, form and color which makes so much of Germany, whether old or new, delightful. It is as if all of the elements of the project had gone through one mind, and had been assimilated and integrated. The result is a completely satisfying unity. If there is too much standardization in the new buildings, due to the necessity of

keeping costs as low as possible, there is plenty of individuality and variety in the old.

In the thousand year old town of Hildesheim the wooden buildings have stood as they are since the Middle Ages. Some of them are eight or nine stories high and forecast in wood our American skyscrapers. They have curtain walls just like a true skyscraper, though the curtains are of timber and plaster rather than of brick and stone, and are hung on frames of wood rather than of steel. Frequently in the old days the buildings were conceived by their merchant owners as both a home and a place of business. The owner was his own architect and builder. He built what he wanted and what he liked. We like it still today.

Driving from Cologne down the Rhine we noted, when we had any attention to spare from the incomparable and romantic beauties of the river and its historic hills and castles, that building design and living habits tend to conform to old standards more than in the north. There is less of the modern note in new building. The thousands of small garden homes being erected on the outskirts of all the towns appeared a little more old-fashioned in design. And they were altogether charming.

Apparently there was no thought in this part of the country that the building boom throughout the nation would not continue. There were scores of huge plants manufacturing briquets, tiles, cement blocks, and cinder blocks. All of them were working full force, and their yards were piled high with huge reserves of materials.

Cinder blocks are in wide use because they are cheap, strong and provide excellent insulation. They have been used only slightly in our country due partly to legal restrictions. Engineers justify such restrictions in America on the basis of the existence of sulphuric acid in the cinders which affect piping, but the Ger-

mans laugh at the idea. Tile and slate products are being manufactured so cheaply and so attractively that practically all the roofs in Germany are covered with one or the other. They last the life of the building and have the added advantage that their appearance, rather than being destroyed, is improved by age.

In southern Germany the story book atmosphere is strongest. Here are fantastic castles; walled towns, complete with gates, moats and towers, ready to withstand a siege; toy-shop villages; and peasant cottages, their frescoes and wood carving the individual expression of the owners' pride and love of beauty. Almost every house has its window boxes, and not only the flowers but the boxes themselves contribute to the attractiveness of the home. Sometimes they are carved and decorated in colorful designs. Often metal boxes or metal frames for holding flowerpots show fine handicraft skill. When no box is used and only some clay pots are set on the sill the window is bright with geraniums and petunias. In some towns are miles of flower boxes so that streets are transformed into hanging gardens.

Everywhere we motored, down highways or byways, the buildings and homes gave the same cheerful impression. It was, therefore, all the more startling to catch sometimes a darker note. Occasionally we came upon a small village which had just outside its limits a sign, reading either *Die Juden sind nicht hier gewünscht* or *Die Juden sind unser Unglück*.

The old walls and gates and buildings are heirlooms which are the town's treasured possessions. They provide the keynote for the rest of the furnishing. But the town itself does not sit in the sun and dream of its past. It is full of life and vigor. It is alive with new projects, and new undertakings.

Truly a new Germany is emerging.



Although German policy favors the single family home, many semi-detached houses are being built in order to get as many people as possible quickly out of crowded, unhealthful quarters. It is expected that within ten years the building program will have been completed and there will then be a sufficient number of homes. The semi-detached houses are, therefore, constructed in such a way that architecturally they appear as attractive single houses, and can, with a minimum of expense, be remodeled into single family dwellings.

Munich is perhaps the jolliest, friendliest town in the world. It is easy to get acquainted with its people. All we had to do was to drop into the huge *Hofbräuhaus*, or any of the other enormous beerhalls. Some of these cover a whole square and include three floors. Others absorb the entire central portion of a business block. Although they accommodate thousands they are always full at five o'clock. We found, if we could, chairs at a table seating eight or a dozen people. There was mother with her string shopping bag and a small child in her lap or running about the table. And father just out from the factory, the market, or the store. Perhaps they had met friends, or were chatting with strangers as if they were old acquaintances, enjoying with the minimum of expense, planning and effort a comparatively rich and satisfying social life. Often they brought bread and sausages wrapped in a piece of paper. There is no bar. This is no place for cocktail sippers. The beer comes in huge mugs which hold a liter. Indeed a big beer, which practiced frequenters order, runs to nearly 2 liters.

A laborer, a white collar worker, a professional man, a Nazi official sit at the same table arguing, laughing, shouting—a democratic, often a cosmopolitan group. Sometimes there is a distinction between the various rooms, and one finds on an upper floor somewhat more sedate company. But, even when boisterous, the crowd is always jovial and friendly and well-behaved.

It was not difficult to get up an argument or a discussion concerning the news of the moment. But mostly, as are people everywhere, they were interested in personal matters, the problems and happenings of their own day, the local gossip. World politics did not worry them,

nor national either. Father had a job, mother had a new home, the children were in school. They had their friends and their excellent beer. They were content.

Here, as in the other German towns, our two older boys went out in the evening to the beerhalls, looking for the places where the younger men and students congregate. With their smattering of German they always found some boys with a smattering of English. They were taken into a group. For every frank question that they asked another flew back at them. They came back with stories of young people, alive, enthusiastic about the new Germany, speaking of *unser Führer* with shining eyes.

The town looked busy and prosperous. The stores were well patronized. Even the Jewish ones, picketed by the Nazis much as ours are sometimes picketed by labor unions, enjoyed their share of the business, housewives going where they could get what they wanted. Business property was fully occupied. Though we went about the city for several days we did not see a single empty store.

However fascinating the town, the visitor in Munich soon finds he is spending most of his daylight hours in the *Deutsches Museum*. To "do" the entire museum he must walk some nine miles, view thousands of exhibits which show the history and development of every phase of modern civilization, push hundreds of little buttons which put into operation elaborate mechanisms. It was what he saw here that inspired Mr. Julius Rosenwald to seek to found a similar institution in our country and left for that purpose a large sum of money which is being used to create the Museum of Science and Industry in Jackson Park in Chicago.

There is no more effective way of visualizing the story of civilization than to show the kinds of homes in which men have lived. One large section of this huge insti-

tution shows, with wonderful skill and artistry, how building materials are found and developed, the ways in which they have been used throughout history, the growth of the principles of construction, the evolution of lighting, heating and sanitation, the founding and laying out of cities. For the person interested in housing, building and city planning and the varied arts and sciences which contribute to such activities, there is no more illuminating spot in Europe.

Viewing this great historical panorama, one cannot but be impressed with the number and magnitude of the techniques which lie behind materials we use every day. Those who talk lightly about quickly devising new materials and construction methods for housing, and those who assume that the arts of building are laggard and old-fashioned, can learn something here. For thousands of years men have searched the outside and the inside of the earth for materials out of which to build their structures. The search still goes on.

The functions of this museum are much more fundamental than to entertain the curious or to educate the young. Thousands of technicians, builders, architects and engineers come here from all parts of the world every year for serious observation and study. Exhibits are selected and developed with the aid of a general committee of six hundred scientists and technicians in Germany and other lands, so that the observer can rely upon the accuracy and practicability of what he sees. The museum is therefore a potent stimulus to constant improvement in building methods. In our own country there is a very real place for such a center for the arts concerned with land use and construction.

6

Much of the direct initiative for low-cost housing in Germany has been taken by municipalities. Consider-

able land is owned by them partly as a survival of ancient privileges. They were, therefore, able when the central government began to push its housing program to provide large tracts of land at their outskirts for new homes. Some housing they built themselves, particularly for the lowest income groups from which could not be expected an economic rent. With the land already in their possession and with the government ready to assist them, they were able also to make experiments in low-cost housing which private parties could not have undertaken.

When a municipality has not wished to build it has often leased ground to building societies. These societies of which there are many in Germany are government encouraged and extremely active. In some ways they resemble our building and loan associations, though the fact that they are not only credit institutions but also actual builders makes them resemble a public utility society.

In Munich as in other German cities, the task of providing new and modern housing for hand and brain workers goes steadily forward. In 1935 this city of 700,000 built 3,000 new family units, and in 1936 the same figure was approximated. About two-thirds of these units were in the form of attractive little row houses which rent for about \$5 a month. The other third were in the form of small detached garden homes which are sold on a 35-year monthly payment plan of 15 marks per month, which with the mark at 40 cents, would be approximately \$6.

We visited three different projects, all of them on the edge of the city and not over fifteen minutes by street car from the center. The first of these is called "Ramersdorff" and consists of 192 of these garden homes. Each house is a story and a half with one finished and one unfinished room on the second floor, and a



Within fifteen minutes by street car from the center of Munich is this attractive, well constructed home, typical of thousands which have been built about the city. This "garden home," with its deep lot, is being bought at payments of fifteen dollars a month over a period of thirty-five years. The monthly payments include all charges, interest, amortization and taxes. In spite of the intensive building activity there are still thousands on the waiting list for homes such as this.

kitchen-living room, large bedroom and toilet on the first floor. There is also a full concrete basement used for storing vegetables, and a utility room on the ground floor. The house is built of brick with walls about twelve inches thick and plastered inside and out. Floors are wide pine boards. The roof is of red tile. The house stands on a lot about 45 feet wide and 300 feet deep. City water, sewer and electricity are connected with the house. All the homes are neatly fenced with palings. The streets are macadam and there are no sidewalks. The city builds these houses through private contracts by competitive bids at a cost of \$2,000 including the land. The other two projects visited were much the same except a somewhat different style of architecture was used and the ground plots were more squarish in shape.

Needless to say these little garden homes are a wonderful value at prices ranging from \$2,000 to \$2,200 which is what the purchaser pays. The financing of the buyer is done through long-term bank loans where these can be had. Mortgages are made for 90 per cent of the value of such property, and the government guarantees the mortgages against loss until the loan has been paid down to a conservative margin of security. When bank loans cannot be had, the central government will let the city draw on it for mortgage funds to be used for such homes. The purchaser must have 10 per cent in hand for a down payment. There are thousands of applicants waiting for their turn to get one of these garden homes.

The two city officials who accompanied us took us into one of these little homes which we ourselves selected at random. The young housewife was a little embarrassed at receiving such visitors but when she learned our errand her pride in the home that she and her husband owned was very apparent. Of course, everything was spotless and polished, but the simple artistry

with which furnishing and decoration were carried out made the whole interior charming enough for a cover illustration on any house and garden magazine.

When we went over the garden we were surprised at the variety and quantity of vegetables, fruit and flowers that can be grown on a scant third of an acre. More than half of the food for this family of four comes from its own plot. A dozen chickens, some geese and rabbits, rounded out this tiny diversified farm.

During our inspection, the young husband appeared and for half an hour explained in detail his plans for improving the little homestead. His earnestness and enthusiasm were so infectious that he commanded the deepest attention and respect of the two important men who were with us.

It is a wise government which makes it possible and easy for the common man to own his home.

7

The scope and power of the German housing program is stupendous. The figures are arresting. In 1930 the number of dwelling units produced was 330,000; in 1931, 251,000; in 1932, 160,000; in 1933, 202,000; in 1934, 319,000. Incomplete figures for 1935 indicate that the same standard of accomplishment was maintained. Our observation of activities in 1936 proved to us that the program was going on full steam ahead and that at the present rate practically every family in Germany will be rehoused in another decade.

When it is considered that in 1934 the United States, with twice the population, produced only about 45,000 dwelling units, the vigor of the German activity is apparent. In order to equal what has been going on in Germany for the past eight or nine years the United States would have to double its figures for the banner building years in the nineteen-twenties. We would have

to build 800,000 family units every year for the next five years, which is twice as much as we have ever averaged for any five year period.

The homebuilding effort is truly national in scope and is not confined to a few large cities. In proportion to the population there seem to be more homes going up in the smaller towns and on the farms than in the big centers. The resulting employment in the building trades and affiliated lines has therefore spread throughout the country and every little brick yard, mill-work plant and carpenter shop is busy.

About a fourth of all of these new accommodations have been produced by remodeling big, old, but sound, apartment buildings. German cities, especially Berlin, had many of these. Their enormous suites, of from ten to twenty rooms, have been cut up into smaller units and modernized. In 1934, of the 319,000 dwelling units added to the country's supply, 129,000 were rebuilt.

More than half of the units being produced are small dwellings for one or two families. Three and four family houses are also common. At present there is a special emphasis on subsistence homesteads. Thousands of these are being built near Berlin, Munich, and the other large cities. In these centers 90 per cent of the families used to live in four and five story apartments which were not light, safe or sanitary. The new program has decreased density and scattered families into thousands of small houses. As a part of its program, Germany is definitely seeking to encourage life in a small home as against that in an apartment. While many of these small houses are rented, the trend at present is more and more toward the owned home. Every citizen who desires it is to be given a stake in the soil. This is a familiar idea and policy with us, but to the people in Germany, where land ownership has always been a good deal of a monopoly, it is new and inspiring.

The new housing is reaching the families it should reach in order to be socially most useful. Most of the building is for families receiving from \$50 to \$75 a month. It is not considered prudent to let any such family make commitments for a home in excess of a sixth of the family income. Many of the contracts, lease or purchase, run as low as an eighth. It is not considered safe, as we do, for a family to spend a fourth of its revenue for a home.

The German housing policy also recognizes that families in the lower income group rarely accumulate more than 10 per cent as an initial payment on a home. Provision is made, through insurance, for a large first mortgage, or a 20 or 30 per cent second mortgage. Eighty per cent mortgages, amortized in 20 to 30 years, are regarded as sound and conservative risks, so that the amount of secondary financing required is not large.

The architecture is not modernistic or "tricky". It is, as a rule, simple and serviceable. There is, however, much repetition of one good design. Building methods are quite conventional. Nowhere did we hear of any prefabricated houses. These they consider an American innovation. Rooms are a little smaller than our standards would require. The elaborate bathrooms and kitchens which our public demand are unknown in Germany, or in fact anywhere in Europe, even for good middle-class homes, but sanitary facilities are adequate. Among the many thousands of new houses and apartments which we saw in Germany, there was not one that was not well built, well designed and pleasing in architecture.

It is support given by the government which makes it possible for Germany to maintain its tremendous housing program. So varied are the kinds of aid given



The municipalities of Germany have taken a great deal of direct initiative in providing low cost housing of this type. Considerable land on their outskirts is owned by the cities partly as a survival of ancient privileges. For the lowest income groups, from which cannot be expected an economic rent, the cities have built some housing themselves. Otherwise it leases ground to building societies. The financing is done through long term bank loans when these can be had. When they cannot, the government guarantees the mortgages against loss until the loan has been paid down to a conservative margin of security.

that very little building is going on which does not have some kind of government support. Strictly private operations have largely disappeared.

The central government, however, takes little direct initiative in housing matters. It stands ready to help towns and cities, labor unions, building societies and private persons who want to build. This support is not extended along rigidly prescribed lines but is as varied as conditions in each community require.

A great deal of land is owned by the central government, acquired through foreclosures and gifts. Often a site is given to a society, town, or building association that undertakes needed housing activity. Both the federal and local governments have the right of condemnation and can take what land is necessary for housing purposes. Sometimes direct loans are granted by the government, but this method is being used less and less. Tax exemptions are often given where the rents are very low.

But the principal aid at present is in the form of guaranteeing interest and principal on second mortgages. Such mortgages run from 25 to 35 per cent of the value and carry the same rate of interest as the first mortgage, the interest rate being about the same as with us. A home or project can be started by anyone who has as little as 5 per cent of the cost in cash. The party undertaking the housing project can make his own arrangements for a first mortgage. The theory is that it is cheaper for the government to guarantee the second mortgages, and thus keep building going, than it is to make direct loans or to do direct building. There is some concern as to whether this will prove an inflationary measure. The Germans do not want any more inflation.

Practically all of the actual building is done by private contract through building contractors who submit

sealed bids. The usual basis of bidding is "cost plus". Costs are watched, and the government reports with some pride that recently actual costs have been 10 per cent less than estimates on many housing projects. The average cost of apartments is said to run from \$600 to \$700 per room.

The *Arbeitsdienst*, which is a compulsory labor service which all young people from eighteen to twenty-five years of age must perform for half a year, plays its part in housing. This service, except that it has a certain military flavor, resembles our "C.C.C." In many places the boys do much of the rough work on housing projects.

These are but a few of the elements involved. The laws and decrees in regard to housing are numerous and lengthy. Just the titles of those that have been passed during the last few years run into many pages. But the themes that run through them all are these:

First: where housing is needed, if some one will start something, the government will help see it through.

Second: Germany will not stop until every family in the nation is housed in a decent, comfortable and beautiful home.

CHAPTER IV

1

Austria is the gayest, saddest of all the countries of Europe. It delights and distresses you in turn. Despite all its troubles, and they are manifold, it has the thing which makes for charm.

Around Salzburg and in the Tyrolean region, as in parts of Bavaria, it is impossible to take the housing seriously. The incredible little homes are not housing but simply doll houses. One wishes to put them in one's pocket and take them home and arrange them on bric-a-brac shelves. But one would be hard put to decide which to take, for, though each of the hundreds we saw was different from all the rest, each was a joy.

Here is no reserve, no preconceived unity of plan. Every man is his own architect and his house is his personal expression. Into it he has put the things he liked, that suited his whim. The result is individual and, strangely enough, never painful. Built sturdily of wood, brick and plaster, with wide overhanging eaves and steep roofs weighted with huge stones, these little houses are ornamented with everything one can think of. Wood carvings and fretwork. Plaster medallions and porcelain relief. Gay colors on the blinds, walls of a different color, the eaves still another shade, but all blended. Whole scenes painted on the plaster, or life-size figures, usually religious, the Madonna and Child most frequently. Biblical quotations or rhymed mottoes

over the door, mostly pious, sometimes hospitable, occasionally humorous, in letters large enough so that we could read them from our slowly passing car. And always balconies, little balconies tucked up high under the eaves, or big ones running clear around the house. But whatever ornamental ideas were used, or how many, our reaction was always the same. "Oh, if our Middle West could only have been settled by Austrians who brought their architecture with them!"

Just as charming do the young people appear, the girls in their flowered dresses, the boys jaunty in their leather shorts and green hats that flaunt a long saucy feather. The costumes are not confined to one class or one age. We called one day upon the head of a large manufacturing company and were received by his very formally clad secretary. But when we were ushered in to meet the "boss" we found him dressed in sport shirt and leather shorts that come about three inches above the knees.

A curious side light was given us by one of the officials. Until recently central Europeans have regarded the American's and Englishman's devotion to voluntary exercise as a form of harmless lunacy. But the Olympic Games were arousing, particularly in Vienna, a great deal of interest and a resulting concern in keeping fit. The advocates of light and air and sanitation were getting, for the first time, respectful attention. As a consequence men were not only wearing shorts, but were thinking earnestly about the elements of healthful living conditions. It looked as if the games in Berlin would have a real effect upon housing in Vienna.

2

Vienna is to many people their favorite continental city, for this meeting place of the east and west has the vividness and brilliance of dramatic contrasts. Yet the



In western Austria, as in eastern Germany, it is difficult to take the housing seriously. Here every man is his own architect and his home his personal expression. Every house is different in design and ornamentation, and there seems to be no limit to their kinds and combinations. The result is individual and, strangely enough, never painful. Nowhere in Europe is housing so gay, so whimsical, and so personal.

road to this city led us through fields in which men and women were bent double cutting wisps of grain with small sickles. The streets of Vienna are full of gorgeous shops, beautifully dressed women, prosperous looking men, yet at every corner we found ourselves looking into a pale face and two hands pressed palm to palm as in prayer, dumbly begging. We dined to gay, romantic music in this city where gracious living has been made an art, yet if we dropped into a respectable restaurant for a casual meal we became gradually aware of still men or women waiting for us to rise to grab our plates and devour the scraps we had left upon them.

Behind the brightness of Vienna lies the darkness of economic and political tragedy. Behind the palaces, museums and churches which this city has been building for two thousand years, and which are the wonder and delight of the visitor, lies a grim and insistent problem in housing. About nine-tenths of Vienna's two millions live in apartments. These are usually five stories high and their facades often look very fine. But so crowded is the city, due to slack building and bad governmental policies concerning building, that the average number of rooms for each family is one and a half. This means that scores of thousands of families are living in one room with all the dangers to health and morale that come from such over-crowding. Even now, after fifteen years of effort, less than 15 per cent of these families have baths available in their own buildings. Toilets are almost always used in common by many families. Central heating is practically never installed, this in a climate where the thermometer is below zero much of the time for several months in the year. Truly, in housing, Vienna and Austria are still in the Middle Ages.

It is easy to understand why the various governments which have ruled Austria since the war, whatever their

labels, have concerned themselves with the solution of this problem which so vitally affects the well-being of most of the country's citizens. They have tried to meet the problem by building apartments for rent, by building small garden homes for rent and for sale, and by building and leasing subsistence homesteads, mostly for the unemployed.

The apartment houses in Vienna are perhaps the best known of all government housing in Europe, for it was behind their concrete and brick walls during the uprising and putsch of February, 1934, that the Socialists entrenched themselves, and the shell-pocked buildings were familiar to every newspaper reader. It is an interesting commentary on government housing to find in Vienna, where these apartments are the most desirable in the city, that a change in government inevitably involves a wholesale change in the tenancy of these apartments. The reluctance of the people to move back into dirtier, smaller and perhaps more expensive quarters has always made for trouble, and during the revolution of 1934 the successful party had to resort to machine guns and howitzers to evacuate the buildings and establish more patriotic tenants.

These projects are on a huge scale. Each group of apartment buildings houses from two to three thousand families. The average accommodation for a family is about two rooms. They are without central heating, are very simply furnished, and are rented for approximately \$8 a month.

Some of the arrangements struck us as extremely odd. Toilets are available on each floor, but the baths, consisting of showers, are in a separate building or in the basement, and a small charge is made for their use. In connection with each of the apartment projects there is a community laundry to which the women come to wash their family clothing and to use the mangles. We were curious about this and asked why a laundry particularly

should be included. The official who was with us answered that it was a definite effort to raise living standards. There are only two commercial laundries in Vienna. Washing in the home is extremely difficult and as a result is done very infrequently, usually not more than two or three times a year. The inclusion of laundries in the housing project is a part of a campaign being carried on by the government to raise the standard of public cleanliness and health.

We visited some of these five story walk-up apartment projects and found them fairly attractive, grouped as they are about lawns and courts. A government official accompanied us. Very impressively he led us into one of the courtyards and up to a spindly little tree struggling away in its center.

"Do you know what that is?" We did not know. "It is a cherry tree." Oh, yes, a cherry tree. But just why a cherry tree? "It is a cherry tree from Mount Vernon. These are the George Washington Apartments." How interesting! We were pleased and flattered.

"Yes, those first apartments, which I showed you, have changed their names now. But when they were first built they were called the Karl Marx Apartments; the next were the Lenin Apartments; and these the George Washington Apartments. Named for the three great revolutionary leaders of history."

Shades of the D.A.R.!

3

Due to the unsettled economic and political conditions, the task of building new housing projects in Vienna goes forward slowly, by fits and starts. Since the War about 65,000 family units have been built. But there are still 300,000 families living in the old pitiful way.

Several thousand families have been housed in garden

homes. These are usually row houses, sometimes two or four family structures, built on a frontage of twenty feet and with a tiny garden in the rear. A home consists usually of three rooms, sometimes four. Some of the groups are for workers, others are for "intellectuals". This term was a puzzle to us for a while, but it simply means a "white-collar" or brain worker as against a hand worker. We had it all mixed up with "high brow". The Austrians, on the other hand, thought it a strikingly interesting commentary on American life that we should not think it appropriate or worth-while to make any distinction between these two types of workers by housing them in segregated sections.

These little homes can be either rented or bought. If rented, the occupant pays about \$6 a month. If he buys, he pays about \$15 a month for a few years. The gardens around these homes, though very tiny, make them pleasant and gay. It was interesting to learn that the official leaders of the Socialist party do not look with favor upon this type of housing because they have learned that when their members get into garden houses, they enjoy so much staying at home and puttering around with their flowers that they do not want to come out to party meetings.

Subsistence homes, of which about 3,200 have been built near the city, are small two-room cottages with a tiny barn, placed on a 75 by 300 foot piece of ground. Those who can work the soil and who are either unemployed or working only part time are given preference. The demand for these homes is very great.

Some of these houses are constructed in an ingenious manner. They are built of bricks, or tiles, which are six by twelve inches in size, and ten inches thick. They have air chambers, and are designed to fit together in tongue and groove fashion. Using these tiles, two men can put up all the brick work for a small house in five days, about six times as fast as ordinary brick. When



The apartment houses in Vienna are perhaps the best known of all government housing in Europe. Less well known are the thousands of garden homes for which the demand is very great. Official leaders of the Socialist party do not look with favor upon this type of housing for they have learned that when their members get into detached houses they enjoy so much staying at home and puttering around in their gardens that they do not want to come out to party meetings.

the walls are up they are ready for plaster or finish inside and out. The insulation is good, there is no condensation, and they make a fine type of dry wall building. Another idea which is being tried out is the "stream-lined" house, built with a curving wall in the direction of the prevailing winter winds, and presumably much more easily heated as the cold air goes shooting by.

Building costs are not very different from those in the United States. What is gained through low wages is lost in other ways. The cheapest cottages cost, according to a state architect, about 23 cents per cubic foot to erect. Low-cost apartments cost around 30 cents, and a good modern house with plumbing, lighting and heat about 40 cents. The skilled trades work forty-eight hours a week and will average 35 cents an hour in wages. Building is quite good and fairly rapid once the exasperating delays and red tape imposed by the government are passed. The control of the government over everything connected with the industry has a most deadening effect.

If there is anyone in our country who still believes in the guild idea as a system upon which the economic life of a nation can be organized, he should investigate its operations in Austria where it survives from the Middle Ages and is functioning today to a large extent. Here every line of business is licensed and is a monopoly for the licensees. Of course, modern conditions are producing so many new and overlapping lines of business that the old classifications do not apply and the result is endless delays and bickering. This places in the government large powers to control all activities, which, practical people in Austria believe, no group of officials can exercise wisely.

Home builders belong to an association and may only build homes. A home builder cannot design his own structures or do anything except act as a kind of general

contractor. Architects also have an association and its members may only design structures. Architects are divided into "academic" and "non-academic", which refers to a matter of formal schooling and has nothing to do with merit. Sub-contractors also have to stick to their respective lines and may not step out into new fields. It is hard to figure out how any man here becomes a "big shot". As a matter of fact most of the men who do become powerful are foreigners who violate all the rules.

Real estate is not thought of as a commodity to be bought and sold and transactions are relatively few. If anyone has property to manage he intrusts it to a man of business who acts much as a trustee would in our country. While there are few real estate brokers and these have no organization, owners of real estate are organized and are represented in a kind of national chamber of trade of economic interest. Due to control exercised over rentals, real estate has not been a profitable investment.

Besides exercising all manner of powers and controls, most of the government activity in housing has been in direct financing and building. A special house-building tax is levied on all citizens who pay taxes. To encourage private building, any family that will build its own home is given a subsidy of 30 per cent.

One naturally wonders why it has been necessary for the government to do nearly everything in connection with new housing and why private enterprise has not come forward and taken over. The answer is that private developers are unknown here. For anyone to buy land, put in streets and other improvements, and offer prepared building sites ready for use has never been done as a private undertaking and would be regarded as too novel a venture for capital. Here they must look to those who own the land to make improve-

ments and to build, and conditions have been such that not much has been done.

Apparently the only really good investments here, and in several other countries, are shares in armament companies, which we were told usually pay annual dividends of from 20 to 30 per cent.

4

To enter Italy by motor from any direction is likely to be a thrilling experience, for the Alps throw up, in a great semi-circle, wall after wall of precipitous rock of stupendous height. But to enter from the tame Brenner Pass and then inexcusably lose your way and cross the Dolomites through the little traveled Gardena Pass provides an experience which one treasures as the most glorious imaginable, but which one would not for anything repeat.

The wild beauty of the Dolomites even from the main roads is such that they are acclaimed by many the most romantic of mountains. In their lonely heights they are spectacular beyond words. But as the jagged peaks were casting long shadows and the road dropped beneath us in a series of hairpin turns cut into an almost sheer wall, so that an inch of skidding would mean complete disaster, our awe had in it more than a touch of terror. But adventure must have its element of danger and we were experiencing an unforgettable adventure.

Surely that road was laid out by some one accustomed to devising roller-coasters to provide as many thrills as possible. After safely negotiating each terrific climb we would jokingly point to a distant peak, seemingly inaccessible. "That is where our road is going, right over that highest point." And, believe it or not, that is exactly where our road would go!

It was astonishing in these cold, wild heights to dis-

cover a tiny hut and not far from it a man and woman staking hay. Seemingly every tiny patch of ground that will grow anything is cultivated even if the farmers have to wear climbing irons to get to their work. The endless repetition of this observation as one travels along drives home more effectively than anything else the fact that these European countries, especially Italy, are really crowded, and the reasons for some of the governmental policies, so strange to an American, become apparent.

5

In the mountain villages and in northern Italy we saw little new building activity. The homes that were being erected were in conformity with the old chalet style which suits the mountain country so well. In the new, larger buildings, such as in Cortina, the baroque, toned down a bit, is used. In its setting this somewhat elaborate style is good but even here it seems to date. We found that the architects are trying to get away from it and will probably soon come to the simpler forms that are common in America. There is, in all of these countries, a real respect for the good functional styles which we are developing, not only for homes, but for business and other structures.

Perhaps nowhere in Europe are the old and the new quite so dramatically contrasted for the motorist as in Italy, where, after driving for miles along wide tree-lined roads and over a fine *Autostrada*, he comes to the modern municipal garage of Venice which houses some three thousand automobiles, where he parks his car, unloads his bags onto a gondola, and is sculled by two gondoliers through the canals to his hotel.

No attempt has been made to introduce the automobile within the city. You travel still by water—or walk. To one interested in city planning and development



Some of the worse housing in Europe may be found in Venice in four and six story tenements along six foot streets where the sun never reaches the pavements. Here the famous tooled leather and lace are made in little dark rooms where one cannot see to read, and where sanitary arrangements are primitive. But a fine program for rehousing the workers is being carried forward by the city government with help from the national. The new settlements do not look institutional but just like fine new towns. The low cost apartment shown here is on an island newly dredged and provided with parks and gardens.

the great difference in business and community life brought about by the elimination of street traffic is striking. The plazas, squares and streets are left for the use of human beings instead of automobiles. One realizes how much the noise, smell and constant danger of accident, which automobiles cause, affect our feeling about our business centers. Shopping or doing business in the central part of most of our cities is an ordeal. In Venice one walks about enjoying the shops and crowds, and the business of the day becomes pleasant instead of nerve-racking.

To think of Venice with its romantic canals and picturesque gondoliers and famous old palaces as presenting a housing problem is foreign to most visitors, if not almost sacrilegious. Yet to one who observes how the people live a comparison between the old and new housing for workers here is full of vivid contrasts. Nowhere did we see worse housing conditions than in Venice and nowhere did we see a more attractive plan for rehousing in multiple dwellings.

Hours spent in walking through the crooked little streets where the workers live reveal conditions which, in comparison, make our so-called slums in New York and Chicago appear palatial. The streets are usually about six feet wide, sometimes eight, and are flanked on each side by tenements of from four to six stories. The sun never reaches the pavement in many of these little streets.

Here the fruitful Italian families live, often eight or ten persons in a tiny two or three room apartment. And in addition much hand work and industry is carried on in these homes. The famous tooled leather, bead work and lace for which Venice is known, are made in dark little rooms where we could not see to read. Metal work is also done in the homes, and the small forges make some of the buildings so smoky that it is hard

to understand how people can exist in such air. Sanitary arrangements are primitive, bath rooms being almost unknown, but the drinking water and sewage disposal are good.

In spite of these handicaps, however, the people seem to enjoy life immensely. Everywhere they are joking and laughing over their work. In a little cafe where charcoal peddlers and laborers were having lunch there was a jolly company, and when some one started singing it was as good as a grand opera chorus. Perhaps good housing is not the only thing people need to make them happy. Maybe their dispositions have something to do with it.

The program for new housing for the workers is exemplified by Campo St. Elena. This is a group of multiple dwellings, now housing six hundred families, on an island which has been enlarged by dredging and part of which is used as a playfield for sports. The city government, with help from the national, has built most of the structures, although the city will lease land on long and favorable terms to private builders who are willing to rent at modest sums.

What strikes one most about this settlement is that it does not in any way look institutional but just like a fine new town. The buildings are for a varied number of families, running from eight to twenty-four. They are all simple, but in their external features variety has been introduced so that we could detect no two buildings which were just alike as to facade and color. Three story structures have been inserted here and there with four and five story buildings, all grouped along pleasant paved streets with an occasional garden spot. The whole effect is so pleasant and livable that it makes some of our government housing in comparison look like a jail.

We went into some of these apartments and found them excellent. Four rooms is the minimum, and the rooms are large and airy. In one which was typical, the

living room was 16 by 18, the dining room 13 by 13, the kitchen 10 by 10, and the bedroom 9 by 14. Floors were of terrazzo, except in the living room where, as a special attraction, they were of wood. The bathroom was complete and modern. This little apartment rents for about \$18 and seems a very good value at that price. The contractor said he thought they would pay out at those rentals if there were no more wars with attendant rent controls and upset of the rental markets.

6

It is impossible in Italy not to be very Mussolini-conscious. We saw thousands of his stern profiles on posters, hundreds of quotations from his speeches stenciled on blank walls, and everywhere the Fascisti symbols. These were not introduced at random but carefully placed so as to be a part of the building design. Quotations were beautifully lettered and centered in the available space. Posters were pasted symmetrically on walls and pillars. It was somewhat disturbing, though, to find his face dominating the Square of St. Marks, every one of the more than a hundred columns of the colonnade carrying a poster, and to find *Il Duce* stenciled in the stone carving above the portal of the ancient University of Padua.

Even old Florence did not escape, and in other ways, also, makes one conscious of the new regime and new era. Its railroad station, just being completed, is simple and severe and would be called modern in its architecture. It is about 300 feet wide by 50 high, located in the center of the city, and is built of dressed stone without cornices. Inside there is not a cubic foot of waste space. It is completely planned to meet its purposes, and the result is altogether satisfying. In no way does it resemble our "cathedrals of commerce" with their high

vaultings containing hundreds of thousands of wasted cubic space.

The station is approached by wide walks and streets. A block of old buildings was being torn down to enlarge the square in front. This demolition work was being carefully done. Each stone was taken out whole and cleaned. Concrete castings were not broken up but were carefully preserved. We asked the foreman the reason for all this care.

"This material is as good as new," he said. "It is only three hundred years old."

His comment expresses the feeling of Florence, in the past and the present, that buildings should be put up to last. As you go about the city and observe the number of structures of the twelfth and thirteenth centuries that are still in active use for public or business purposes, you cannot help but respect the sound and sturdy workmanship, as well as the beauty, which the Florentines put into their building. While most people come here to see the treasures of paintings and sculpture which the city holds, there are many things, old and new, for the builder to study.

There is considerable new housing being constructed. We visited three developments, one for working men and two for "white collar" people. The methods of financing, building and planning are not very different from those common to all European countries. It is in their groupings and architecture that these developments are interesting and instructive. Most of the buildings are for six to twelve families. They are usually four stories high and rectangular, with simple facades. But by slight variations in doors, in exterior surfaces, and in roof levels, all monotony is avoided. The low-tiled sloping hip roofs prevent them from looking like boxes. Soft-toned colors that blend well are used. The whole invariably forms an attractive neighborhood ensemble. With us there is frequently too much striving



Italy's program of housing improvement contemplates replacing or remodeling nearly half the rural and urban homes. The government's help is mostly in the form of loans and tax exemption for new construction. In Florence, as in the other Italian cities, the entire standard of living is being raised through the construction of well-designed, modern low cost houses such as these. A desirable "unity with variety" is obtained by slight variations in doors, in exterior surfaces and in roof levels, as well as by the use of color. A low cost housing development invariably forms an attractive neighborhood ensemble.

for individuality in each structure so that there is little harmony or unity in the neighborhood as a whole. Here the Florentines have attained a fine neighborhood "unity with variety," using the beautiful Italian small house architecture which is the style most nearly in accord with our own growing desire for simplicity and utility.

7

In Rome we were amused to learn of an unique hazard in connection with real estate projects. A man who wishes to put up a structure gets an option on not one but at least two or three lots, which are alternative sites. If, in the process of excavating he comes upon archeological remains which might be regarded of general or public interest, he must notify the government which has the right to stop all work and acquire the property. He is, however, reimbursed for all expenditures made, as well as for his time and trouble.

Nevertheless the number of new apartment buildings in the capital city was astonishing. During the past four or five years there has been lively activity in the private building and marketing of high grade coöperative apartments on somewhat the same basis as was done in our country following the War. Many of them are costly and finely built by men of wealth and talent. Most are in units of from 12 to 24 families. The apartments are usually sold from plans and for cash only, although buyers are assisted in making mortgage arrangements when necessary.

After all the apartments are sold out, the builder retains administration of the building for one year in order to leave everything in good working order. The buyers are organized into a kind of partnership, not a corporation, called a *condominio*, which is the subject of a special law passed by the Italian government. The

owners elect annually one of their number as administrator for their building, and he is responsible for carrying out, or making arrangements for, maintenance, repairs and other business. As a result the coöperatives function very simply and smoothly and without the legal difficulties which are common with us.

We viewed some of these coöperative apartments and found them built with all the latest materials and gadgets. The interiors are well designed. The ceilings are high, usually about fourteen feet. Most of the buildings have automatic elevators and are completely fire safe. In architecture they are exceedingly modernistic. The Romans are fond of balconies and use them very effectively to create bizarre effects. Some of this treatment is extreme and in a few years many of these buildings will look definitely "dated".

One fine suite had nine rooms, three baths and two balconies. Built close in, on ground that cost three dollars a square foot, this was offered in fee simple for \$15,000 and could not be duplicated in our country for \$25,000. Low labor costs are, of course, a large factor in this difference. Another reason lies in the fact that, to encourage private building, the Fascisti state has provided tax exemption for new construction. As a result the building of fine apartments has been overdone and there are now some 30,000 apartments of this kind vacant in the cities of Italy. It is probable that soon other new buildings of this type will not be eligible for tax exemption.

In the low-cost field, however, there is still a very large demand to be met. Low-cost apartments are simple and designed for large families. Many have been built with 100 per cent loans running for fifty years, with interest and amortization totalling not over 3½ per cent per year. Rents in these buildings for four and five room suites run from 40 to 80 lira, or \$3 to \$6 a

month. One settlement outside of the city has been built for the unemployed, where the families pay no rent until they get employment, but a strict check is kept on this group. It is a good deal like going to the "poorhouse".

The tax question, as it concerns real estate, is not a live issue. One hears no complaints. All taxes on real estate are levied against its net income. The net income is simply the gross income minus maintenance and operating costs. While the tax rate varies in different cities, it will average about one-third of the net income. In the case of owner-occupancy, the annual rentable value and operating costs must be estimated, of course, to arrive at the taxable amount, but this does not seem to give much difficulty, or at least not as much as the efforts in our country to establish an imaginary sales price for each property. Vacant land is subjected only to a very nominal tax. The rental valuations arrived at for tax purposes are also largely used as a basis for compensating the owner in case his property is taken for public use.

Land values in Rome are rather surprising. The minimum price for any kind of land in the city suitable for residential or business uses is about 250 lira per square meter, which roughly is \$2 per square foot. A lot 50 by 100 costs \$10,000. Consequently only the wealthy live in detached houses with a spot of yard or garden. Any home with a tiny garden, even though it be only ten feet square, is called a villa. And to live in a villa is a very definite mark of social distinction.

The principal reason for such scarcity land prices is that private development of building sites is unknown here. If new streets, water mains and sewers are built, the city must do it. And custom plus inertia make it difficult for government to act. People here were somewhat incredulous when it was explained to them that,

due to private development work, it is possible to buy a completely prepared building site for a small home in or near any American city for as low as \$1,000 or one-tenth of the cost in Rome.

Maximum land values run up to 4,000 liras per square meter, which is about \$30 per square foot. This is, of course, for 100 per cent business property. Central property has always been strongly held and hard to get. In this connection it is of interest to note that in 54 B.C. when Julius Caesar bought the land to build his forum, he paid 100,000 sesterces (five million lira) for 6,000 square meters. This figures out at about \$6 per square foot, which is approximately the value of adjoining property today.

If this means anything it shows that tradition favors concentration and intensive land use, which is the root of most of the present housing problems of Italy—and of Europe as a whole.

8

A program of housing improvement which contemplates replacing or remodeling nearly half the rural and urban homes in the Kingdom is being carried forward by the Italian government. A recent survey of the rural habitations shows that 1,843,000 out of a total of 3,390,000 are up to minimum living standards as to light, air and sanitation. The remaining 45 per cent needs rebuilding, and 14,000 dwellings are to be demolished and replaced. While a similar survey for urban housing is not yet available, it is expected that the proportions will not be very different. About ten billion lira (\$800,000,000.00) already have been invested in this effort. The Ethiopian war and the application of sanctions stopped much of this activity which has since been resumed.

Government help for housing, embodied in a multi-

tude of laws and decrees, is mainly in the form of loans and tax exemption for new construction. Public employees throughout the nation are encouraged to organize building coöperatives, which build homes and apartments for their members to own. Such coöperative associations are given loans by the government up to 100 per cent of the value of the property, which run for fifty years and for which the annual charges, including interest and amortization, do not exceed 5 per cent and often are as low as $3\frac{1}{2}$ per cent. Gradually these coöperatives are being extended to other categories of employees, including curiously, the journalists. This approach is possible in Italy because the entire state is organized into trade and vocational federations. The coöperatives are self-governing, are able to buy their materials under the same conditions as government purchases, and have certain legal and governmental powers, but they are subject to supervision by the government. Mussolini is striving for a varied and, as far as possible, a self-contained economy, and the corporate state with everything regulated seems one way to get it. The object of all the intricate organization is to increase production in every field. It seems strange to think that in 1933 we undertook something similar for the purpose of curtailing production.

Approaching the housing problem from a different angle are the Community Housing Institutes which are set up by the various towns and cities. These are corporations that build small homes and apartments to rent or sell to workers of low incomes. The Institutes get loans as well as tax exemptions from the cities and the central government. As we drove about we saw many of the homes built by these organizations and found them sturdy and well built.

There is also the National Institute for Employees' Dwellings which is financed by the central government and which buys land, builds and rents or sells dwellings.

Besides all this, most of the cities are directly engaged in clearing up slums and building new accommodations.

To encourage private builders in the low-cost field, new construction is given exemption from the building tax and from local surtaxes for a period of twenty-five years. Manufacturers who employ many workers are also encouraged by special loans and other inducements to build new homes for their employees.

It is apparent that the task of rehousing nearly half the people of Italy is being attacked through almost every possible agency that will serve the purpose. There does not seem to be any centralized control, as yet, over all these various efforts, and there is admittedly much confusion. They are, however, getting results, as the great quantity of new building apparent everywhere proves. The opinion was repeatedly expressed that government activity in the building field has served as a stimulus to private building and development. The government has introduced into low-cost housing good designs, sanitary and other facilities hitherto enjoyed only by the well-to-do. This has served to raise the entire national standard of living as to housing, which is reflected in the growing demand for better homes by the middle classes and the rich. There were whispers going about Rome that a company had been organized under good auspices to develop a private subdivision near Alba Longa, about ten miles out from Rome. In two thousand years nothing like this had been heard of before and it was a nine days' wonder.

Much of the housing activity in Italy is animated by a sincere desire to give the children a fair chance. Wandering about the towns and villages, day or night, one is never far from a group of adoring grown-ups making a fuss over some youngster. But ignorance, and poverty and short-sighted governmental policies have made conditions for the growing child far from healthful, safe or enriching. Now everywhere one is conscious of the



Miles of new apartment buildings have been put up in Rome during the past five years and miles more are being constructed. These are mostly medium or high grade coöperatives which are self governing and have certain legal powers though they are supervised by the state which often makes loans for their building as high as 100 per cent of the value of the property at low interest charges for a period as long as fifty years. These coöperatives are frequently very modernistic in their architecture. Balconies are used to create bizarre effects. In a few years many of these buildings will look "dated."

fact that the children are the first consideration in nearly everything that is being undertaken. Houses are being planned with their health in mind. Schools, playgrounds, clinics are being enlarged and improved. Out in the hills we were constantly meeting groups of small boys and girls in white suits and dresses and little black caps. Mornings we were often wakened by a busful of children singing on their way out of the city. We asked what it was all about.

"Mussolini says that every child must have two weeks in the country," was the answer. "We were never able to do that before."

9

We left quiet Rome where no automobile horns are allowed to honk and where every one consequently drives carefully with great respect for pedestrians. We drove northward through the crowded coast towns and along the swarming beaches where sun tan is as popular as with us. We passed new air fields and new barracks and barbed wire fenced enclosures, sternly guarded, presumably where hoarded gasoline was safely buried.

Besides official cars there was little traffic for few Italians can afford to buy gasoline kept by government regulation at a prohibitive price. As holders of sixteen-day hotel coupons, bought before we left home with liras offered us at three-fourths the market price, we had been entitled to buy sufficient gasoline for the trip through Italy at an 80 per cent reduction. This had brought the cost of gasoline down approximately to the rate in most European countries, at that twice as much as we were accustomed to paying at home.

Genoa was full of soldiers and in the harbor were war boats arriving and departing. The Italian Riviera was mostly deserted, but the French Riviera was doing a

thriving business. Sheltered from the northern winds by the Alps, which run down to the sea and make it an ideal winter resort, it was offering a bit of summer to Europeans who had wearied of a cool, damp season. This had been an unexpected boon to the towns which, unlike California and Florida, have little besides tourists to support them. No more naturally attractive than our own southern coasts, the Riviera has preserved its distinctive features better; the fine views are not ruined by billboards and outdoor advertising.

We crossed the French Alps through gorgeous scenery but sad little towns. The homes, built of unplastered stone, are old and primitive with flagstones for floors. Sanitary arrangements are of the pioneer variety. The washing of clothes is done in the village shed or on the bank of a mountain stream and makes a gay sight, but it takes a lot of rubbing to get clothes clean with ice-cold water. The peasants try to scratch a living from the barren slopes. Harvesting was going on. All that we saw was being done by the ancient method of using oxen or horses to trample out the grain. It was all very picturesque—"unspoiled," the tourist, who doesn't have to live there, calls it.

Some of the richest farm land in France lies along the 275-mile motor ride from Geneva to Paris, where one observes French farming at its best. To any one accustomed to our middle west farms the peasant system of agriculture, with its small holdings, of fifteen to twenty acres, and its primitive tools, seems both curious and wasteful. It is true that soil values are conserved, but productivity and quality are low in relation to effort. There is no end to the handwork and grubbing which men, women and children do, much of it misspent. Farm animals are underbred. There are few good horses. Much of the plowing and cultivating is done with cows and oxen. Any American knows that farmers

cannot use cattle for these purposes and get good milk and beef. Cows, chickens and swine are practically all scrubs. As a consequence good milk, cream, eggs and meats are dear in a fertile land where they should be plentiful and cheap. Veal was the only palatable meat we could get in the smaller towns.

In the countryside and villages one is always conscious of the overwhelming importance of Paris. The capital draws to itself a very large part of the wealth and talent from the whole nation. One cannot help but wonder why the bureaucrats in Paris do not give a somewhat better return for what they get by helping the farmers modernize their methods, thereby increasing their productivity, and thus adding to the national wealth and well-being. If they did as well as any of our mid-western states in this respect, the wealth of this land would be doubled. Perhaps those who conduct the government in Paris are more interested in abstractions than in such bread-and-butter matters.

10

Paris puts up a brave front. Its shops are as showy as ever. Its parks are magnificent, though the endless embroidery on the loveliness of nature seems a little rich for modern taste. The great boulevards and circles are impressive but endlessly bewildering for both motorist and pedestrian, no matter how hard they try to avoid each other. In its architecture the city is baroque, with endless miles of monotonous dormers and of meaningless decorative facades that hide dingy rooms. Paris is the epitome of the gay nineties, an unfortunate permanent fixation of the curlicue, spouting glories of the Chicago World's Fair of 1893. After a few days here, one longs for the clean ugly line of an American skyscraper built by one of our domestically educated architects.

But when one gets away from the "show places" and goes about in the residential districts one discovers a situation that is sad and depressing. The problems and difficulties which confront a property owner in Paris (and Paris is France, as they are fond of saying here) are, to say it mildly, unusual.

The law establishes a maximum rental for living quarters which may not exceed 280 per cent of the rentals which prevailed in 1914, reckoned in francs. This means that a small apartment which in 1914 rented for 1,000 francs is permitted today a rental up to 2,800 francs; but the franc today is worth only a fifth of what it was in 1914. The net result is that rents are legally established at about one-half of the 1914 levels in terms of actual purchasing power. In the meantime actual costs of labor, wages and fuel have advanced. Taxes have increased. The property owner is squeezed from all three directions.

A delinquent tenant cannot be evicted. The courts will sometimes reluctantly grant eviction orders in flagrant cases but these cannot be enforced. Tenants have a politically powerful association which watches all such orders and organizes a public demonstration at the premises if the officers of the law try to evict any one so that the matter is delayed indefinitely or dropped in the interest of public order. Tenants do about as they please with the owner's property. If any one's tenants are among the unemployed, he must be especially careful not to disturb them, as the unemployed here are sacred in a peculiar sense—a new sort of aristocracy.

If one wishes to remodel an old building which he owns, or replace it with a new structure better suited to the location, he may do so, but subject to peculiar conditions under the law of 1929. The new building must be as large and contain as many apartments as the old. A year's notice must be given all the tenants. Each

tenant must be given an indemnity equal to two years' rent for being put to the trouble of moving. The owner must provide apartments in the same locality for all tenants whose leases have not expired.

Commenting on these regulations in a report, the American commercial attaché makes this cautious understatement: "The stringent regulations are apt to discourage owners from rebuilding or improving their property."

In the case of business properties, tenants can quite readily have their rents revised by a court decree. Moreover, a landlord is compelled by law to renew the lease of any tenant for a period equal to the original term at a rental fixed by commissioners appointed by the court.

These are samples of a mass of laws and regulations which have practically destroyed the building industry in France. Because of the failure of private enterprise to provide adequate employment for the building trades, the French government plans to launch an extensive program of public works, which may include some housing, but there is nothing definite.

An association of 23,000 owners of property, which includes practically all of the large and small apartments (nearly all of Paris' three millions live in apartments), is making a valiant fight against these adverse conditions. This association has one branch for each of the twenty *arrondissements*, or wards, of the city. Each ward is in turn divided into four parts, making a total of eighty groups. Meetings are held constantly, and city officials are in frequent attendance. These officials are well aware of the ruin which is facing most property owners, but they have little power at present against the pressures exerted by the thousands of civil servants and the more radical political groups. Members pay annual dues of two and a half dollars, and the association gives them architectural, legal and technical help and advice,

issues publications, and acts as spokesman. An amazing phase of the situation is that a great many property owners are not only ruined but are worse off than if they had nothing, because while their income has been wiped out, their obligations still remain.

Most of the residential property is managed by *concierges*. These resident managers are quite often elderly women, and their badge of office is a bag of knitting and a cat. Visitors find them picturesque. They collect rents, pay bills, and perform all usual management functions. They have recently organized three unions, and are now negotiating with the owners concerning hours and compensation. Owners find that *concierges* living with the tenants tend to lose sight of the owners' interests, and there is now a trend towards agency management of the kind that is customary with us.

Taxes on real estate are based on its income. From the gross income the owner may deduct actual costs of repairs plus 20 per cent for management, insurance and amortization. The remainder is subject to an income tax of about 30 per cent.

There were many vacancies in the apartments. It was said that this is because there is a slow, but continual, loss in the population of the city. New buildings are not restricted as to the rents that may be charged. Such buildings, however, must compete with older buildings that have rents far below what they should be in order to pay a return. Moreover, building costs are high. The builder must pay about 8 per cent for first mortgage money. Mortgages are not written for more than 50 per cent of the appraised value.

In 1928 the French government started a program of low-cost housing and provided special funds for this purpose. Something over 200,000 family units were built

up to 1933. Since then the program has been at a standstill. Many of the units the government built are still untenanted because of location, lack of transportation, or other drawbacks. France has not at this time any active housing program.

11

Driving through northern France and Belgium one sees much evidence of the reconstruction that has taken place since the war. There are thousands of fairly new buildings and homes. Most of these have been put up on the same sites as the old ones, apparently to resemble those that they replaced. The developer or city planner probably could not go over this country without some regret that new streets were not provided for in the rebuilding. The narrow, crooked streets were faithfully kept, and new traffic problems will make it necessary that many of them be widened and straightened.

In this area we saw few buildings in the process of construction, but in and about Brussels, Louvain, the mining town of Liege and other cities we did observe some building activity. Most of this was in the form of single-family dwellings, but there were also some apartments. The material of these, as of practically every building in Belgium, is brick, and frequently we saw small brick kilns which were set up right on the job.

The designs of the new houses and apartments were rather startling. Apparently Belgium has gone modern with a big "M". The block-like masses and horizontal windows characteristic of modern architecture are features of fully half of the new building we saw. The result is ugly and depressing. If one is to use geometric blocks and curves as a basis for design, so that a jumbled appearance is avoided, true lines and just proportions become matters of great moment. Very few architects are skilled enough to get good effects with this tricky

new style. When it is used by casual builders and contractors, one prays for a return to the good old styles.

One thing about these very modern buildings is that they are expensive to build. They are full of unexpected jutties, curves and angles. Flat roofs often cost more money than pitched roofs, and the precious attic for storing family lumber is lost. Horizontal instead of vertical windows use so much wall space that there is little place for the furniture except against the windows. On the whole, one gets the impression that the real origin of the modern style is in our own factory construction and that foreign designers have liked it well enough to try to use it for homes. But it doesn't quite seem to fit.

Another curious practice which we observed in Belgium is that of building the small free-standing homes, even out in the country, exactly as though they were sliced out of a row. Two walls are left blank of any windows, which are confined to the front and back. There is no effort to arrange windows so that there is cross draft for the various small rooms. Perhaps it might be said of most European design that the convenience and comfort of the people who are to live in the structure does not appear to be as important as it is with us.

Not only through the destruction of numerous buildings did Belgium suffer because of the War, but also through the inevitable crowding into the centers which characterized all European cities after the conflict. The slum situation in this country created a serious crisis. It was to meet this emergency that the government formed the National Society of Low-Cost Housing. This national society is authorized to create local branches in each province and community, each of which may buy and sell land and improve property. Its original capital was furnished by the government. It does no direct building, but is a credit medium to lend proceeds of



Belgium has gone modernistic with a big "M". Fully half of the new buildings are characterized by block-like masses, and the result is ugly and depressing. In addition the unexpected jutties, curves and angles, as well as the flat roofs, make them expensive to build. The material is always brick. An odd feature of the Belgian free standing home is that, even when it is built out in the country, it looks as if it had been sliced out of a row. Two walls are left entirely blank of windows.

government bond issues. Profits accruing from operations are distributed to the subscribers up to 5 per cent. All above that goes into reserve funds and funds for future operations. Losses are divided among the state, province and community.

A branch may be organized for the purpose of erecting an infirmary or old ladies' home or orphan asylum. It may be a group of tenants who wish to build a co-operative apartment. It may be formed in connection with an industry to house employees. It may be a local credit society to advance funds to contractors. In any case it may borrow from the national society for 3 per cent interest up to five, or even six, times the amount of its capitalization. The government will not provide the entire financing. Initiative lies with the branch but the national society determines the low-income groups which must be taken care of, and the minimum standard of housing. Through a subsidiary company it also purchases in large quantities all production materials required, so that costs are reduced to the lowest point at which comfort and decency may be secured.

While most of the building has been done by communities for renters, it is government policy to encourage home ownership. To further this not only are interest rates low but, as in the case of all its loans, the amortization period is 66 years. Frequently also a home is sold for considerably less than its actual construction cost. Tax limitation and even some tax exemption is allowed, and a provision for the relief of the owner or tenant in cases of economic emergency. Preference in all these cases is given to large families especially where there are a number of small children.

While a great deal has been accomplished in Belgium through the agency of this national society, there still remains much to be done to eradicate the slums and to house the "persons of little ease".

Holland is the country that children dream about. It is as fresh and clean and delightful as a nursery. Such villages as Volendam, Marken and Middleburg are toy towns peopled with charming dolls that walk and talk. Little girls, with cheeks pink from the sea breezes and framed with lace caps, with full skirts almost touching the ground and tiny aprons, stomp about in wooden shoes and hardly look real. Men in pantaloons roll down the streets as if they were walking the decks of the fishing boats which lie in the harbor. The weather-beaten faces of the men and women connote a certain strength of character and draw artists from all over the world.

The people of these villages which have clung to their traditional costumes and manner of life into modern times have found it commercially a paying proposition, and it is difficult for the adult not to be conscious of certain studied effects. But our youngest could have stayed in this make-believe atmosphere indefinitely. When we motored into the out-of-the-way places where tourists rarely go, we realized that the clinging to the old and always, to us, picturesque was due to something very deep and genuine in the Dutch character. Little old ladies still wore their gold metal caps on Sundays. But it was oddest of all to see women in their cumbersome, many petticoated costumes with great rolls of hair on their foreheads riding their bicycles to market, or an old duffer in flapping balloon pants and wooden shoes pedaling for dear life down the pike. For this is another country of bicycles. The excellent brick roads, always tree shaded, usually running along the tops of dikes, are full of them.

When one looks carefully at the homes in these quaint old villages, one realizes the reasons for the traditional



Much of the new housing in the villages of Holland is as quaint as the costumes and manner of life of their people. The clinging to the old forms is due to something very deep and genuine in the Dutch character. But behind the picturesque "shirt-fronts" the homes, for all their neatness and brightness, are apt to be damp and draughty. They are charming to the eye, but they are not good housing.

way of dressing, in which the main idea seems to be to wear as many clothes as possible, lots of cloth and lots of layers. The houses, for all their neatness and brightness, are generally flimsy, draughty and damp, and almost as many clothes are needed indoors as outdoors a good part of the year. Those who love the picturesque would not like to see some of these funny little houses disappear, but they are certainly not good housing.

The bigger towns and cities are much more modern in appearance. There was but a small amount of building going on. During and after the War, as a neutral country, Holland experienced a great increase in population and a resultant shortage of housing accommodations. Construction costs and the rate of interest on mortgage loans were so high that private enterprise practically ceased. The government stepped in, and did much to ameliorate the situation by subsidies and by loans to local authorities and through them to public utility societies. These loans were granted up to 100 per cent of the cost of the building at a low rate of interest, and repayable in not less than fifty years. Private enterprise revived and the government gradually reduced the amounts advanced until its support was directed only toward the cheapest class of dwellings, such as could not be provided by private builders, and to houses built to replace those demolished in carrying out slum clearance schemes. It continued, however, to give financial support to building in the form of loans on second mortgages. Even these helps by the government have steadily declined as private enterprise has developed, though municipalities, most of which have for many years been acquiring property on their outskirts, still continue to build some small homes or to lease lots to builders.

The supply of middle-class homes and apartments seemed to be adequate. All are kept in good repair and

make a clean and neat appearance. The Hollanders are very fond of plate glass and big windows, and we noted with some amusement many tiny homes in which one or two huge plate glass windows covered the whole front of the house. Nearly every house has bays and all sorts of "sun-traps". As a result, as you drive down any street, you can look right through almost any house. Perhaps their owners are a little proud of their spic-and-span interiors, but it seemed to us a good deal like living in a show-case. This effect is heightened by the colored glass which is often placed in or above the windows.

While usually built of fine face brick and of good solid construction, most of the houses are not architecturally attractive. They do not suggest the charming homes we have learned to call "Dutch Colonial", but are more like some of the brick houses which we used to build in the gay nineties. We looked for examples of good modern architecture, since a number of Dutch architects have been leaders in this movement, but found very little. There is so much that is charming and even beautiful in the Netherlands it is a little disappointing that architecture is not one of its strong points. We certainly saw in this country more examples of the worst architecture of every period, including the modern, than any other place we visited. We discovered no impulse toward better design, but the Hollanders seem so pleased with their gingerbread, and their newer plane-geometry designs, show-case fenestration and perfectly terrible color combinations that it is difficult to be critical.

We talked to business people in various lines about their affairs. Everyone said that business was bad and getting worse. They blamed the exorbitant taxes. Property taxes ran to about 5 per cent of the assessed value, and all claimed that the assessed value was at least twice the true value. There was little sale of



Construction in the towns and cities of Holland is sound and durable. Architecturally it is not pleasing. The effect of the fine face brick is marred by a profusion of unrelated detail. The Dutch people are fond of plate glass and big windows. Nearly every house has bays and all sorts of "sun-traps," to say nothing of plenty of colored glass. The neat and often charming interiors are thrown open to the gaze of the passer-by, so that the total effect is that of a series of show windows.

property, and many businesses were closing their doors. Income taxes ran to about a quarter of the moderate incomes. Consumption taxes were enormous and hard on the poor. Butter, which sold for 20 cents a pound, was taxed at 200 per cent, thus increasing the selling price to 60 cents a pound. About the same tax applied to eggs, sugar, and a long list of other articles. We were sharply aware of these facts in ordering meals at restaurants. All of these things, plus mounting unemployment, were partly the result of the efforts being made by the government to keep debts valid and to stay on the gold standard. This plucky little nation has since been forced off the gold standard, but in the summer of 1936 it was still holding on grimly to the last ditch with its famed Dutch stubbornness.

13

If we thought we knew something about the hazards of driving in bicycle countries through our experiences in Holland and Sweden, we didn't know anything until we got into Denmark. It is the paradise of cyclists, and in Copenhagen the bicycles monopolize the streets. So packed are they sometimes that at a stop light the riders steady themselves by putting their hands on their neighbors' shoulders. During three hours in the evening more than three hundred thousand bicycles homeward bound pass over the Fredericksburg bridge. The popularity of the bicycle is having a good effect on the housing situation. With this new mode of transportation the flat dwellers are beginning to show a willingness to leave the five-story walk-ups to which they have clung so persistently and to go into the suburbs into little garden homes.

Copenhagen contains about one-fourth of the population of Denmark, and most matters that have to do with housing activity for the country are carried on here.

Undoubtedly the need for new housing in this city is pressing.

While the facades of the apartment buildings are quite pleasing to look at, most of these buildings are old and few have been modernized. As a result there are literally thousands of apartments with families crowded in them which have one or more rooms without windows, no toilet or bath, no running water—not even a tap in the yard—no heating without stoves. Early every morning from about three o'clock on one hears horses clapping down the street. This is not the milkman. It is the slop wagon starting out to collect the night soil from all these apartment buildings.

The government has felt the need of doing something to provide more accommodations and better housing conditions and has tried various expedients. Beginning with 1918 subsidies for new construction were given. These were granted to cities, associations and individuals, and ran as high as 40 per cent. This had some success but not as much as was hoped. The government then tried the plan of providing second mortgage money at a rate of 4 per cent plus 1 per cent for amortization, these loans running for long periods. This also succeeded only partially, and the entire appropriation set aside for this purpose was not used up because of lack of demand. In addition local governments gave tax exemptions for new improvements. The net result of these efforts was the erection of some 7,500 buildings containing approximately 30,000 family units.

We visited some of the municipally built apartments. These large buildings are called here *complexes*, which is not a bad name for them. They are huge warrens or barracks, five stories in height, covering about a square block with a paved court in the center. The lowest-cost family units consist of one room with bed-alcove and small kitchen and toilet. These rent for about \$7 or \$8

a month. Slightly larger units consist of bedroom, living-kitchen, and toilet, and rent for about \$10 per month. Baths are located in the basement. Cold water, gas and electricity are supplied on a meter basis. Floors are pine; plumbing cheap and make-shift. The rooms are small according to our standards. The city builds these itself in most cases on land which it owns. It pays property taxes on the same basis as private property and plans to amortize the buildings in about sixty years.

The approach to the housing problem is almost entirely from the viewpoint of these huge multi-family structures, partly because building costs are high, being about the same as they are in our country. The building trades are the highest paid and control the whole building situation. Compensation is on a piece-work, instead of an hourly or daily, wage basis. This has at least the advantage that the good workman makes more than the lazy or poor one, but workmanship is not as good as we would require or as one observes in the other Scandinavian countries.

The beautiful accessible countryside has been little used for homes for the city workers. Dotted about are strikingly picturesque windmills and charming low white plastered cottages with black thatch or sod roofs and with gay little gardens. In Sweden just outside of the cities, especially about Stockholm, it is possible for a man of small means to buy a cottage at about the same price that he would pay for annual rent for an apartment in the city. But this cannot be done in Denmark. The principal reason is that wood cannot be used for small homes, even though it is admittedly the cheapest material. Wood is not produced within the country and must be imported. The trade agreements are such that this is prohibitive. Economic nationalism thus prevents as good and as sound a solution to the low-cost housing problem in Denmark as has been found in Sweden.

The Socialists have been in power in Denmark for years. One official told us that when they came into office, the masses put in a squatter's claim to all the green grass. Wherever there is a bit of green they feel they have the right to picnic. On every Sunday and holiday the fairways of his golf course are covered with picnickers and it is impossible to move them off. So he has to play around them as best he can—a new, variable and interesting hazard which must do much to improve his game.

This Socialist government is alive to the housing needs, and, having tried other methods, is now centering its efforts around the encouragement of building societies. These are set up in a manner resembling the Swedish plan. A group of persons desiring to undertake the building of apartments organizes a central holding company which has share capital and which is permitted to make a limited profit. The holding company erects apartments which are then turned over to branches which the central company creates. The tenants of these coöperative apartments are the members of these branches. The central company is the guarantor of the mortgage debts of the branches, but the branches do not in turn guarantee the obligations of the central company. It is therefore to the interest of the central company that the building sold to each branch be soundly and economically financed so that the branches will be able and willing to carry through their program of debt retirement. As each branch amortizes its mortgage debt to the central company its members are given interest bearing bonds. The amortization fund thus built up is in turn used for new building. When this program shall have run its complete cycle over a period of about thirty years, the branch member will be the



One-fourth of the population of Denmark resides in Copenhagen and it is here that most of its housing activities are carried on. The approach to its very real housing problem is almost entirely from the viewpoint of huge multi-family structures. These are barrack-like apartment buildings covering a square block with a paved court in the center. The beautiful accessible countryside has been little used for homes for the city workers. In order to be comparable in price modest suburban cottages would have to be built of wood, and, because of trade agreements, wood, which must be imported, is prohibitive in price.

owner of the coöperative apartment in which he lives. Rents charged are supposed to be sufficient to make the whole undertaking self-sustaining and run from about \$15 to \$25 for small apartments. While the new housing thus being created in great quantities is only fair according to our standards it is far superior in comfort and sanitation to that to which the people have been accustomed.

Coöperative efforts in Denmark, as well as in Sweden and Belgium, have been markedly successful. Concerning its operation in the fields of distribution and manufacturing much has been said and written. The evils at which it strikes are monopolies in which the spread between costs of production and retail prices are very large. Without doubt by entering into competition it has lessened that spread. It has introduced that element which is so common in our country where the success of a man is not measured by his ability to establish a little corner of his own, but by his ability to meet wide open competition. It succeeds as long as it has talented leadership. The members of the coöperatives are in much the same position as the American citizen who buys stock in the chain store system with which he usually does business. In other words the chain store business is making its appearance in European countries in the form of a consumers' coöperative movement instead of in the form of an enterprise initiated by business men themselves.

But in the field of housing the coöperatives have much to teach us. The coöperative savings and building societies have succeeded in sharply reducing construction costs and cutting interest charges in two. Interest rates for most of the coöperative housing run from 3 per cent to $4\frac{1}{2}$ per cent, and the terms of amortization are easy, running from twenty to forty years. This means that housing in these countries pays about half the interest rates that are common in the United States. The

taxes also are about half. The coöperative movement, therefore, has hit at some of the fundamentals that are necessary in any rehousing program for the masses.

CHAPTER V

1

We landed at Harwich in the usual English drizzle. Passing customs was as simple as ever. Indeed, from the time we set out in Gothenburg until we arrived in Detroit, although we were in ten European countries and crossed fifteen international borders, we were not asked to open one of our ten bags. But in all these countries duties on American automobiles are very high and our car was carefully checked. To see us through the red tape we were met at the dock by one of the automobile club representatives who took care of all our papers—*carnet* for the car, international drivers' licenses, and insurance documents, for third party insurance is compulsory in Great Britain.

From that time it seemed as if we were never out of sight of auto club men, or their wayside call boxes. If not a box there is a sign—so many “feet to a call box”. Instead of state police these men patrol the country roads. Their principal concern is not with traffic violations but with the comfort and convenience of the motorist. At times their solicitude is almost embarrassing. There is nothing that they are not ready to do, stand in the rain at a lonely crossroads and direct traffic, hunt up places and distances for you on their maps, change a flat, give advice.

Everywhere on the continent we had received the utmost courtesy and consideration, official and otherwise.

We had barely to hesitate or look bewildered but at least one person had rushed up to us to be of assistance. Perhaps there had been some curiosity involved, but it had made it all very pleasant. People of every kind and class had seemed anxious that we should like their town and their county. Everywhere we had been treated as honored guests for whom escorting through a maze of streets to a road or a place of interest was the happy duty of a host. Here in England, where American cars are considerably less infrequent, there was much the same attitude.

The courtesy of the road is even more apparent here than on the continent. No car tries to beat another across a corner—instead almost Alphonse and Gaston manners are in order. Never before had we seen ordinary pedestrians take it upon themselves to direct traffic, at a blind corner stopping a stream of cars and signalling another on. We wondered what would happen if we tried that at home. Drivers, particularly of slow moving lorries, always waved us on if the way was clear, held us back if there was any danger. In our left-hand-drive car it was a little complicated for us to return the courtesy, driving as we were again on the left side of the road.

These amenities are particularly necessary here for the roads are narrow and full of curves. The tall hedges and walls that line the roads obscure the view and are an added hazard. The lovely English lanes are designed for hikers and carriages, not for machines. Accustomed to the free expanses of our own country we sometimes felt a little shut in, but the luxuriant hedges, except when they were trimmed into the shapes of absurd fowls, birds and animals, and the moss and vine covered walls, were compensation for the loss of view. Yet, driving between endless miles of these fine masonry walls which mark the right of way, we could not help

but wonder whether, if one-half the labor and material in these walls had been used to build homes for the people. England would have had its appalling housing problem.

2

Motoring through the English country-side is like driving through a continuous park. It looks from the ground as Iowa does from a few miles in the air. Tiny fields are edged with the traditional hedges. Here and there are small copses or woods. These are kept standing so that the gentry once each year may dash through bush and through briar, after increasingly non-existent foxes. But if there were foxes, and if they lived in the woods—well, the man who puts up a wire fence would hardly be popular.

There is no doubt about the beauty of the result. Perhaps, though, our pleasure was a little dimmed by our American economics which has taught us that farming land is farming land, and parks are parks, and when they are mixed the farmer starves. It all looks pretty wasteful. The fields are too small to be profitably farmed. The hedges and copses keep from cultivation an appreciable percentage of good land. One wonders if the amenity values that are created compensate completely for the loss in land, plant food and labor.

But the English love their country-side for its own sake, whether or not they get much out of it. A man who owns land usually does not sell unless he is forced to. Most of the agricultural land is, therefore, held at prices far beyond its worth for farming purposes. This has been an element in forcing land taxes higher than they should be, and legislation has been proposed seeking to give recognition and allowance to this amenity value and to reduce the tax by about a third. The valuers also have to reckon with this reluctance to sell

as a factor in appraisals, just as we have to consider possibility of increase in capital value. There comes into the valuation problem here certain variables, which tend to ground good valuation work on judgment and experience quite as much as upon clear actuarial processes.

If the country-side is a constant joy it is not merely because of its natural beauty. It is also because the English have not allowed it to be spoiled. Indeed the habit of spending millions to build highways to take people out to scenic places and then permitting the scenery to be ruined by billboards and "hot dog" stands and gas stations seems to be confined to Americans. The English feel so strongly that the beauty of their land must be preserved that in 1935 they passed a "prevention of ribbon development" act. By "ribbon development" they mean what we would call "shoe-string development" along the highways. In this act a new principle of law was laid down—that the *access* to the King's highway can be controlled by the state because it *owns* the highway. Through granting or denying the right of access, therefore, the state to a large extent can control the way in which the property adjoining the highway is used. The power is not exercised arbitrarily, however. Through conferences with land owners, fair solutions have been found for difficult cases. The experiment looks like common sense and, furthermore, is succeeding.

The villages with their odd names, musty inns and tiny-windowed little shops would be delightful if peace could descend upon them. But the inevitable *charabanc* (a less descriptive word than our "rubber-neck wagon") and troops of conducted parties almost always spoil any illusions. In such tourist-ridden places as Stratford-on-Avon Americans are apt to meet on the streets their neighbors from home. But the English themselves are earnest sight-seers and inveterate gypsies. On the con-

continent, particularly in Denmark and Holland, we had come upon many horse-drawn "gypsy wagons", some of them attractive and efficient. But in England the automobile trailer has taken its place, and many towns, such as Stratford, provide large trailer camps.

Conscious, as we were, of motoring conditions we were struck by the ingenious solution of the parking problem in many of the villages. On even dates the cars park on one side of the street and on odd dates on the other. In this way no shop or merchant is discriminated for or against as far as accessibility is concerned. As the streets are narrow it is necessary to leave one side clear for through traffic.

Most of the towns have been somewhat modernized, though at one place, caught in an unexpected situation, we found ourselves going to bed by candle-light. The pride in the old villages seems to extend more toward leaving them as they have been, than, as in Sweden and Germany, toward keeping them up.

3

There is hardly any approach to England which does not lead one to the cathedral towns. Even in people ignorant of architecture, of history and tradition, these great churches inspire admiration and reverence. Many of the cathedrals were erected upon the ruins of Saxon churches, destroyed by the Danish hordes. Saxon churches were built upon the sites of Roman temples abandoned during the evacuation of the island. Roman temples, so says tradition, were placed upon the ancient holy ground where the Druids offered up human sacrifices. So the picture recedes. But going forward rather than backward from the Norman Conquest the cathedrals offer to the skilled eye an eight hundred year history of English thought and feeling and aspiration. A Norman arch, an early English tower, a Gothic win-

dow; the periods jumbled, sometimes topsy-turvey, but melting into a great and impressive whole.

Considering these cathedrals as building enterprises, one cannot but marvel at the permanence of good structure when use remains unchanged. Almost any American can recall buildings, as large in their total mass as these, which he has seen both erected and torn down. The entire Chicago Loop has been rebuilt three times since the fire of 1871. As one looks at these ancient structures, still used as they were hundreds of years ago, one must consider with a measure of wonder the swift changes in our economic system and living habits which prompt us in thirty or forty short years to build and discard structures, which, if not as beautiful, are in their way as cunningly devised, because of the force which we call "economic obsolescence". It is a big price to pay. What we get in return is not always clear.

At famed Warwick castle were told with great unction that a small heir to the title, held over centuries by powerful and wealthy leaders, had just been born within the castle walls. Hundreds of "trippers" were paying small fees to visit the grounds and the beautiful historic rooms thrown open to the public for most of the daylight hours. For many great holdings are being taxed out of existence, and heavy taxes are breaking up many of the huge estates. It is at least understandable that some titled Englishmen feel, if they are to retain their ancestral homes, they must marry money; and millions of American dollars, not through marriage alone, have poured into England to save these places from neglect and ruin.

We drove over Roman roads which, with a little resurfacing, are still in use after two thousand years. We saw remnants of old Roman walls and prehistoric remains, though most of the stones have been incorporated into neighboring homes and barns and pig sties. We descended to the old Roman baths at Bath, and the idea,

so obvious for instance in Rome, was brought back to us that our cities inch by inch are rising, and that the level of the ancient town is often eighteen or twenty feet below the streets of its modern descendent. Here in Bath they had recently uncovered some additional ruins which show, in both walls and roof, a very modern use of hollow tiles. These tiles are as good as new and have outlasted both the stonework and brick. They are made of burnt clay and look exactly like those on the market today. When it is remembered that these baths were built in the first century A.D. this might be called a good record for permanence. Yet many of our American city building codes forbid the use of hollow tile for structural uses in homes.

The heating system of the old Roman baths here and on the continent has a lively interest in view of some of the so-called new ideas that are cropping up. The Romans led hot air from furnaces through ducts under the floors, keeping the floors warm, and so heating the entire building. Some of the British engineers think so well of this idea that they are installing floor heating in the new Liverpool cathedral, and considering it for general use as well. They say that warming the floor gives perfect diffusion, and that anyway if your feet are warm you are warm all over. Not having experienced the sensation of having our feet, or anything else, warm in England we decided there was something to be said for Roman occupation.

4

The traditional English domestic architecture somehow manages to be completely satisfying. A mansion, a fine house, a cottage or a hut, is invariably pleasing. It is not just that the styles are familiar to us. In our own country, with its mixed heritage and its groping for individuality, we are accustomed to most of the types of

housing we had observed. Yet nowhere do they spell home so truly as in England.

The English home is not gay; it leaves that to the garden. It is not whimsical; it shows no imaginative urge. Yet it is not severe or drab. It seems to grow out of the land on which it was conceived, to be a part of the country where it has developed, and to be the noble expression of a home-loving people. It gives the sense of reserve, of privacy which is essential to a home, yet it is not unfriendly or inhospitable.

To be sure, old trees, hedges, vines and gardens are always flattering. Stone ages beautifully, and stained timbers blend other materials. Thatched roofs are soft, and slate has lovely colors, but it is the way they are handled, the proportions which are used, which make the house something more than mere shelter.

Not only estates but fine homes are scattered all over England. There is comparatively little of the grouping in exclusive suburban areas which is familiar with us. Almost anywhere one may come unexpectedly upon a large house in a setting of old trees, gardens of extraordinary beauty, and perfect lawns which have been tended and rolled for a hundred, perhaps hundreds, of years. It is odd to see costly homes with thatched roofs. But the ancient art of the thatcher is still very actively practiced, and the gentle rounded lines which the thatch produces have a strong appeal to owners of country places, even though the frequent replacing of the roof is, in the long run, expensive.

In the Cotswolds we observed many of the small houses whose style is becoming well known in our country as the Cotswold cottage type. These cottages are built of soft limestone, rather dark in color and roofed with slate or thatch. Henry Ford, who is very fond of them, selected some of the best samples and had them rebuilt at Dearborn. There they look rather cold and forbidding, but here in their native setting they blend

with the hills to form a beautiful picture. As art, these cottages rate very high. As housing—well, that is another matter. Like practically all of the old homes for the poorer people in England their damp and chilly walls, their cold floors, their lack of sanitary facilities, their tiny crowded rooms make for conditions which could rarely be found even in the oldest sections of our country. It does not seem so strange that one senses sometimes among the poor of England that something has been warped or stagnated in them early in their lives.

English architecture has been greatly admired in America. Not only have some manor houses found their way stone by stone to our large estates, but frequently has reproduction been carried to the point where each stain on the slate roof, each worn groove on the stone, each mark of the axe on the timbers has been simulated. Nothing more attractive in village architecture has ever been designed and many of our most exclusive suburbs restrict their business districts to this type.

It would seem though that we appreciate their forms more than the average Englishman does. Sometimes we passed on one side of the road an old hut, crumbling into decay, yet beautiful because it had been instinctively so designed, and on the other side of the road a row of ugly new brick houses. It is understandable that in some countries taste in housing has not evolved. It is astonishing that the English with good lines and proportions in their tradition, indeed before their very eyes, should create such monstrosities as these council houses. We talked to one of the officials who had been responsible for building many of them. He deplored their appearance as much as we did.

“But”, he said, with a shrug, “it is what the people want. It is what they like.”

The new houses are everywhere, hundreds of thousands of them, perpetuating many of the features of our

own worst architectural period, great plate glass windows, small transoms above them, little panes of cheap colored glass, each a different dingy shade, and bays most any place. There are houses in long, dull, depressing rows, the same few designs endlessly repeated. There are many double houses, a type which we have abandoned because they give the occupants neither the cheapness of multiple dwellings nor the satisfactions of single family homes. The saving in cost must have been very little.

Indeed, if public taste could have been educated and good architects used, most of these new houses could have been built beautifully at no more cost. The fine lines and just proportions, which mark traditional English domestic architecture and which we have sought to encourage in our own building, could have been secured at possibly an actual saving in cost, with everlasting benefit to the splendid views that the rolling town sites and country-side always present. It is unfortunate that the highest point in building activity in England should coincide with its lowest point in architectural taste. If in the next twenty or thirty years a feeling for good design should develop in England as rapidly as it has in our country and the people should get to the point where they could not abide what they have built, there would be nothing for them to do but dynamite a million or so of these houses and start on another tremendous building program.

5

Lloyd George shouted from the housetops that if the War was won the English people should have houses "fit for heroes to live in."

The promise has not been forgotten. Governments have come and governments have gone but the housing program has continued with unremitting vigor. Labor, when in power, has expanded state aid, the conservatives



The beautiful English countryside has broken out with semi-detached "council houses." In these the fine lines and just proportions of the nation's traditional domestic architecture have been abandoned. The people are reacting against their old dark homes and want light, and against the conservative designs of the subsidized houses and want "gingerbread." The result is hundreds of thousands of homes with plate glass windows, colored glass, transoms, bays, shutters, and whatnot.

have tightened up, according to their convictions as to the best means to be employed, but the ends have never been lost sight of. As a result, since the War, over three million new dwelling units have been built for a population of forty-five millions.

Some of the worst housing conditions in the western world have existed for centuries in England, especially in London. As far back as the middle of the last century public conscience was sufficiently awake to take some tentative steps for their betterment, but these availed very little. Even before the War ordinary replacement sank to a low level. During the War it ceased entirely.

The rapid urbanization, common to all European countries at that period, made the situation more than acute. Rents soared to a point where state regulation was imperative. In trenches and to munition factories the building trades lost many of their members. After the War was over, high interest rates, exorbitant cost of materials, and lack of skilled labor, combined with rent regulation to make recovery in the building fields impossible.

There seemed to be only one solution. The government stepped in and offered deliberately to bear part of the cost of new houses so as to place them within the reach of the general public. The state offered large subsidies for houses erected through local authorities, public utility societies, and private enterprise.

To encourage building by municipal authorities the state undertook to cover a large share of the loss incurred due to the disparity between cost of construction and the possible annual rent. To encourage building by public utility societies, without interfering with management or rents, it offered a subsidy based on the annual interest and redemption charges on the capital invested. To encourage private enterprise it gave subsidies in the form of non-repayable lump sums accord-

ing to the size of the house, specifying types and limiting cost of houses to which it would give assistance.

Rapid rise in building costs and interest rates for a few years after the War caused this system to become a heavy burden on the treasury. Budget estimates were exceeded and the government's liabilities assumed alarming proportions. The granting of new subsidies was suspended until prices had dropped to a point where it was possible for the government to enter the field again with a program of subsidies which strictly limited its obligations. By granting temporary subsidies it helped private enterprise to revive and prevailed upon local authorities to build when private builders were unable to meet the requirements. It also assisted tenants of small means to own their homes, preference being given to large families.

Not the least of the results of the system was the stimulus given the municipalities to finance their own schemes through the exercising of their ordinary borrowing powers and of special borrowing powers conferred upon them by the government for the housing of the working classes. In addition they drew upon the Local Loans Fund, a public institution, for their low-cost housing projects, the loans being granted for long periods at low interest charges and for a large per cent of the value of the property. When the municipality did not wish to undertake direct building it was authorized by the state to make loans to private builders.

The result is that the number of new dwellings, particularly in the low-cost housing field, is nearly sufficient to cover the deficiency caused by the stagnation of the building industry during the War and the years immediately following. The need of subsidies for new accommodations is past, and was formally ended three years ago. Municipalities, building societies and private builders carry on.

Municipalities still continue to build some of the lowest cost houses which rent for about \$1.50 a week. While each of these include a bathroom and a "larder", the range is in the living room, and the "washing-up" is done in the "scullery". Unlike Sweden, one does not find in England the ideal of the kitchen as the center of the home, the housewife as the queen of the kitchen. The "scullery", as its name connotes, is a little dark, closet-like room with an inadequate sink, where pride in house-keeping could hardly develop.

Better class homes are put up in large numbers by private builders. The government from the beginning has had as one of its aims the supplementing and encouraging of private building, and for some time subsidies were necessary. Now, however, with subsidies removed the building industry has increased its activity. Out of some 324,000 houses built in 1935, 270,000 were built by private enterprise.

A most potent influence in home building and home ownership throughout the nation are the building societies of England, which correspond to our building and loan associations. It is estimated that they have provided something like 90 per cent of the necessary funds for houses built by private enterprise. In general the societies pay their depositors or shareholders 3 per cent and charge borrowers $4\frac{1}{2}$ per cent, and everyone seems satisfied. Loans are usually for about 75 per cent of the value of the home and are amortized in twenty years. Loans will be made up to 90 per cent of the value of the home if the builder is known to be a good one and will endorse the paper of the home buyer for the 15 per cent which is in excess of the usual 75 per cent loan. The builder is required to provide guarantee of this endorsement. The societies regard this method, which involves only one mortgage and one series of payments by the borrower, as preferable to a first and second mortgage involving, most often, two different lend-

ers whose interests may become adverse. Money is still flowing into the building societies, and many of them are refusing the larger deposits. Apparently the investors of England have decided that homes are a good investment.

6

With all the independent forces at work to provide accommodations, the government is now at liberty to turn its attention to the second phase of its program—the replacing of unhealthy dwellings.

Stopping in the little town of Cirencester to see an old church we noticed a large poster tacked on the door of an adjacent building. It was printed in big letters and set forth the penalties against landlords who allowed overcrowding on their premises. It was part of a determined campaign on the part of the government to clear up the sore spots in the cities and towns of the country. Like a good doctor it diagnosed the disease in no uncertain terms.

Over-crowding is defined as a condition which exists whenever two persons of opposite sex and over ten years of age, not husband and wife, are compelled to sleep in the same room. It exists when more than two persons live in a house of one room which has less than fifty square feet of floor area. A house of two such rooms may house three persons; a house of three rooms, five persons; a house of four rooms, seven persons; a house of five rooms, ten persons; and for each additional room two more persons.

In the case of tenants, it is the duty of the landlord to report any overcrowding under these standards to the authorities, who undertake to find suitable accommodations for a portion or all of the family. Landlords who neglect or refuse to report such matters are subject to fine. Approximately the same rule applies where the

occupant is also the owner of the dwelling. In this manner the local governments are well supplied with data concerning the exact conditions as to crowding in their respective communities.

The question of crowding seems to be a much more urgent problem in England than in our country. Much of the housing here, of course, is very old and the rooms small and dark. In America where there are congested conditions within houses the rooms are much larger and better aired and lighted. In view of the conditions which we observed in England the requirements laid down by their Slum Clearance Act do not seem unreasonable.

This act is very complicated. Its essence lies in details and administrative provisions which are ably worked out. In general, it defines over-crowding and provides for a survey to determine how much congestion there is and where it is. It gives local governments powers to deal with such conditions, authorizing them to set aside run-down areas as "redevelopment" areas and to undertake steps necessary to initiate rebuilding. It defines and sets up methods for working with limited dividend companies. It prescribes the basis on which central government will help local governments with credit and money.

While some pressure has been exerted by the government to compel local authorities to submit schemes for slum clearance, on the whole the program is being carried forward without coercion. If the Swedes have been successful in their housing program it is because they have a talent for coöperating and compromising. If the Germans have succeeded it is because of their ability to decide upon a course, or a leader, and follow through. The English have a talent for diplomacy.

While the Ministry of Health of the central government has broad powers under the law, as a matter of fact all planning and housing work is carried forward

by conference and persuasion. There is no attempt to force or ignore the local government. Towns, cities and counties have their committees for planning and housing, which are official and are granted wide powers. If a county and city, or several towns, get together on some regional plan or feature which seems good and the majority wants it, the Ministry can make the minority come along. This is a power which is not used but which is found useful to have in the background.

Local authority and the Ministry also have the power to control the design of dwellings and other structures if they wish. It cannot be said that they approve the appearance of many of the houses which have been erected. Yet they understand that the people are reacting against their old dark homes and want light, and against the repeated conservative designs of the subsidized houses and want "gingerbread". Curiously enough the authorities recognize the validity of these desires and do not interfere.

There are numerous other powers, explicit and implied, which reside in the Ministry. The interesting and typically British feature about them is that they are not to any great degree exercised. The policy is to get the power to do things through legal action, and then to go ahead and do them through persuasion and negotiation.

Not a bad idea—this philosophy of public action.

7

Outside of London we stopped to see the famous Welwyn Garden city. There are only two of these little model towns, the other being Letchworth. Their establishment is part of the strong reaction against urban congestion.

To promote decentralization a new and very active society has been formed, called "The Hundred New

Towns Association". This group, as its name implies, wants to get industry scattered and many new little towns started. Its other aim is to do away with barrack-like apartment buildings for wage earners, and to get the people into free standing, small homes which they can own. The government, too, favors home ownership, and outside of central London does all it can to encourage home buying. As a result of these efforts home ownership, which was once down to 15 per cent, is now, after only a few years of effort, up to 25 per cent.

Part of the government's program to rid the country of its unhealthy, congested areas includes giving aid to decentralization. It is felt that London is becoming unwieldy and that, if possible, it should spread into satellite towns. Industries which move out into the country are given an indirect subsidy, three-fourths of their local taxes being paid to the county government for them by the central government. This seems to be having some effect. Attempt is made, however, to diversify such developments so that there will not be any one-industry satellite towns.

Wellwyn has been developed by one company which owns all of the land, amounting to about 2,500 acres. This is laid out as a town site with proper zoning for various uses. Lots are leased for long terms, the company retaining the freehold, as under English procedure this seems the better way to enforce restrictions. Many branch factories have located here, and the company has built small industrial buildings for rent, which bring in many new industries. The fact that its industries are diversified differentiates Wellwyn from many of the other company towns. The whole project is well planned and the homes altogether delightful. There are about three thousand of these homes, some built by the company, many by individuals, and the result is a pleasing variety and escape from institutional uniformity. For the past few years the company has paid 5 per cent

to its stockholders and is a fine, successful enterprise. Having had a long experience with housing projects, the manager expressed decided views as to the necessary elements for their success.

“The interest rate of mortgage money”, he said, “is the most important single factor to be dealt with in housing developments of any kind, public or private, for people of small means. Because of the nature of the debt, which is necessarily for a long term—thirty or forty years—and the limitation of the ability of the tenants to pay, housing should never attempt to pay 6 per cent for its mortgage money. It is only when the interest rate can be cut to 3 or $3\frac{1}{2}$ per cent that housing projects are practicable.”

A private venture in low-cost housing in the city of London which has proven itself to be satisfactory to both investors and tenants has been undertaken by the Metropolitan Housing Corporation. This company, organized in 1926, purchases old row houses which are sound, reconditions them, and continues to own, rent and manage them. It now owns about 12,000 family units, housing approximately 50,000 persons. The average rental for an apartment is \$10 a month, which includes taxes, garbage collection, and all the usual features, except heat. These small apartments of three to five rooms have toilet and bathtub, running water and sewer, kitchen range and grates for heating.

The company owns property valued at about \$12,000,000. It also has a subsidiary company which carries on all repair work and installs any improvements or special features desired by the tenant. Such improvements are made only at the latter's request, and the tenant pays a weekly additional charge for them totaling about 8 per cent of their cost, which amortizes the investment and pays some interest. This means that the tenants do not ask for improvements unless they are willing to pay for them. The company is able to buy

all of its materials at low prices due to the large quantities which it uses, and it maintains its own permanent force of workmen.

We went out to one of these reconditioned developments or "estates", as they are called, with some of the officers of the company. Most of the properties are contiguous and form a neighborhood of several hundred homes. In some cases the company has not been able to purchase all of the units, but in such cases the owners have been stimulated to repair and recondition their properties to match those of the company so that they all look spruce and neat. A soft green paint on door and window trim mark the company's properties so that one readily identifies them.

We visited one of the social service centers which the company conducts in each neighborhood which it operates. Here for the use of the tenants are social rooms, a nursery, a trained nurse, and a matron to help them with their household and living problems. We listened to mothers of families receiving instruction and aid which were given informally but effectively.

"We believe", said one of the officers, "that tenants must be taught to work with owners in maintaining the property in good condition. This can only be achieved through the development of a friendly relationship between landlord and tenant."

We called on some of the tenants. There was no doubt as to the cordial feeling that they entertained toward their landlord and their desire to coöperate with him in keeping everything in fine shape. As a result the tenants are satisfied and the venture has become commercially successful from the beginning. In addition to paying its preferred stockholders 7 per cent regularly, the company has been able also to pay its common stockholders 8 per cent, and has set aside a prudent reserve for contingencies and new purchases. There seemed to be nothing special in the situation

which would keep this experiment in low-cost housing from being duplicated elsewhere and operated on the same basis if the same business ability were used.

8

The English names for things differ from the American. An office building is often called a "house". An apartment building is usually called a "mansion". A home may be called a "court" or a "grange".

Appraisers are called "surveyors". Real estate brokers are "auctioneers", from the old practice of selling mostly by public auction. A fine class of men have gone into the real estate callings. They belong to various national associations which are ranked in importance according to their age and in some degree according to the importance of their royal patrons. Each has its headquarters in a fine house in London. It is amusing, as it always is to Americans, to see the members dropping in during the afternoon for tea.

Although these associations are largely parallel and duplicate effort there is no thought of consolidation, for in England once an institution is established it goes on forever. They have, however, agreed upon a common code of practice and etiquette. The professional aspects of the calling have been developed to a much higher degree than in the United States. There are rules against members engaging in any transactions or buying or selling on their own account. Land developers and builders are regarded as being engaged in commercial enterprise solely and are not considered to be members of the profession.

Admittance to the associations is by rigid examination which entitles one to become a junior member until his thirty-first year, when he may become a regular member. Age qualifications are common in all the professions. To prepare for the examination a young man usually attends the College of Estate Managers, where

professional training in the important subjects concerning community building and property management is given. England has recognized for some years that, in a civilization which is being rapidly urbanized, the men and women who plan and build communities, construct and sell homes, and manage housing facilities for business and family life play an important and responsible role, and should be trained for their vital and complex tasks.

Real estate taxes are called "rates". Rates are assessed each year against the annual rental value of the property. The annual rental value of property is determined by the market. In the case of owner occupied property, it is the annual rent which a tenant would pay for comparable property. From the gross annual rent so computed a deduction is made for maintenance and repairs, which ranges from a sixth to a fourth of the annual rent according to the type of building. The balance is entered on the tax book as the annual taxable value.

If the property is vacant or unimproved and not used, there is a small nominal tax. Valuing property on this basis is simple and equitable; one hears little criticism. We were told that recently it was proposed in London that the tax on vacant properties be raised to one-fifth of the rate applied to occupied property. But there was such a commotion that the idea was quickly abandoned. The British idea in regard to taxes was expressed by Sir Frank Hunt, the Chief Valuer of London.

"The revenues of the government," he said, "should be based on things as they are and not on things as they may be some day."

The same method is used in valuing a business or public utility for tax purposes. The appraiser simply finds the net income by deducting operating and maintenance costs from the gross income. The difference is called the annual value against which the rate is levied. There is none of the confusion caused by attempts to

consider historical costs, reproduction costs, and going concern value which characterizes the American system of taxing properties on their capital value only. In valuing properties to be acquired by the government for slum clearance a new principle of law has been laid down. When property is taken by eminent domain, the owner is not given what he thinks it is worth to him, but what it may be worth to others, that is, the market value of the property.

9

London is full of buildings with elaborate facades, now completely covered with electric signs, the enormous investments of money and labor in ornamentation, useless and now concealed. There are no towering skyscrapers, most of the structures being from four to eight stories high, producing a very high degree of density both as to occupancy and traffic. Americans are apt to over-emphasize the concentrating effect of very high buildings. A calculation made by some planning engineers of Manhattan Island showed that the area could take care of all its present occupants and business if all of the private property were uniformly improved with six-story buildings.

In the financial district we observed many sound maxims engraved on the walls and windows. One pious quotation, carved over the portico of the Royal Stock Exchange, "The earth is the Lord's and the fullness thereof," seemed to invite comment and no doubt has obtained it.

We dropped into a "cinema palace" one afternoon. Knowing that managers were obliged to show both English and American films we thought it would be interesting to compare them. But instead we saw a double feature of American pictures. We tried again with the same result. Our curiosity was aroused, so we hunted

up the manager. Yes, we were right, he showed both kinds.

"But," he said, "I show English films in the morning, and American films in the afternoon and evening."

Anyone who ever thought the English slow should go about the old slum areas of London and see the transformations which are taking place. Here is certainly action. Old buildings are being torn down and replaced. Families are being moved into new quarters in the same district or out into small homes. The movement is not confined to London. Already 400,000 persons have been taken out of the slums of the English cities. They are being taken out today at the rate of 6,000 a week!

Near the center of London lies the Duchy of Cornwall which was the landed estate of Edward VIII as Prince of Wales. It consists of a few square blocks and houses 1,500 families of low incomes. For many years before he became king the Prince interested himself actively in improving the living conditions in this slum area. The story of what he has accomplished as told by persons intimately connected with the project does much to counteract his "play-boy" reputation. He made a real effort to understand the needs of the people. He trained himself in architecture and drew plans for model multiple dwellings. He watched construction and made frequent suggestions. Often he insisted upon experiments which were contrary to the advice of his business associates. When the buildings were tenanted he tried various schemes to encourage the people to maintain and beautify their new homes.

The Duchy now consists of well built structures, kept in fine condition, and made attractive by lawns and flowers. One unit is especially interesting. It is a five-story apartment house, covering a square. The first three floors are laid out as ordinary three and four room

flats, the fourth and fifth as "maisonettes" or two-story family units with living rooms on the fourth floors and bedrooms on the fifth. This gives the economies of a five-story building, yet no one has to walk up to his apartment more than three flights.

With this rebuilding on his own estate the Prince set a fashion which many large landowners followed. Whether they liked it or not, the large estates, which hold most of the land under London, were almost compelled to follow the example set by the nation's leader.

As one goes about London and sees the pace at which the slums are being wiped out and new houses built one cannot but be deeply impressed. The English expect to have this gigantic job finished in less than five years.

10

Sir Raymond Unwin is one of the great leaders of thought and action in housing and city planning in England, and is a recognized world authority. His fine development at Hempstead and his work in formulating the English housing program have given him a broad view of the difficult problems involved in any attempt to provide homes at low cost in large numbers. These are some of his housing maxims:

Families with low incomes should not pay more than a fifth of their earnings for rent.

The coöperative principle does not work well for low-cost housing as those to be housed lack the means to make it work.

The second-hand housing of the middle class should not be used for the poor. The remodeling results in crowded units, expensive to heat, service and maintain. The only real solution which will raise the living standards of the poor is to give them new inexpensive housing that is planned and built for their needs.

Financing the purchase of a home by families in the



Almost half a million people have been recently taken out of the appalling slums of the cities of England. Rehousing in every part of the country is going on at a tremendous pace. While large powers reside in the central government, initiative lies with the municipalities to draw up and execute plans for the correcting of overcrowded conditions. Though far superior to the old housing the new is rarely, if ever, attractive. The low cost "council houses," when they are not in monotonous, dreary rows, are usually in the form of two family structures. These effect some economy of frontage, but little in cost of building. The people, however, seem to prefer the effect of the larger structure.

lowest third income group should be available at 3 per cent interest with a long amortization period. For this government credit is necessary.

Subsidies should never be used to create too low rentals for then private building ceases since it cannot meet the public demand for housing at uneconomic rents.

Taxation on real estate should never be on capital values as this leads to premature speculative developments and hurried undertakings. A good development needs years to grow, and should be taxed only on its earnings.

Limited dividend companies for low-cost housing should be encouraged with credit and recognized as public utilities. The government should, if necessary, guarantee a minimum dividend of 3 per cent to the stock holders in such companies, permitting them to earn up to 6 per cent if they can.

Housing is a local problem, and interest and leadership must be built in each community before sound solutions can be found. The central government should not attempt to build housing on its own account. It should, instead, create one centralized bureau to help local governments study their problems, and, when their plans are approved, aid them with credit if necessary. Each city should set up a housing board of skilled persons with authority not only to make plans but to carry them out.

CHAPTER VI

1

We crossed the ocean and drove down the long, straight, splendid highways of our own country. Perhaps our eyes had been sharpened by months of observation of new homes in old countries. In Sweden, Germany and England, and to some extent in Italy also, it had seemed rarely possible to be out of sight of new dwellings. In Sweden we had failed to discover one neglected, dingy structure, for more than ninety millions of dollars have been spent in this tiny country on new housing by the state and municipalities and through coöperatives. The three million new homes of England had been scattered in every town and village and along every roadside. In Germany, creating as does England also, more than three hundred thousand new dwelling units each year, and reconditioning others at great speed, the total effect had been overwhelming and inspiring.

It was with some feeling of depression that we observed in our own country thousands of homes with sagging roofs, peeling paint and a general appearance of dilapidation. Not only on farms and in villages is this strikingly apparent, but in our cities are large areas where home neighborhoods have undergone deterioration. Nearly a decade of neglect has taken heavy toll.

For many years now home owners have been struggling to make both ends meet and, against financial

odds, to retain the dwellings into which have been put so much sacrifice and sentiment. There has been no margin for upkeep. Property owners have lacked the income or ambition to maintain or rebuild their holdings and have yielded to that great creeping disease of modern cities called "blight." A recent nationwide check shows that, of our 25 million homes, 60 per cent need repairs, and almost a fifth are so badly run down that they are unfit for human habitation.

During these years of neglect of older structures conditions have been such that new building has not been sufficient to replace loss through fire, flood and old age. Our building has been only ten per cent of normal. Yet in these same years we have added seven million people to our population and these have been obliged to "double up" in existing houses as best they could.

Overcrowding results inevitably in slum conditions. There are many people who hold that slums are largely the result of the bad habits of the people who live in them. This point of view is very prevalent in America. It is often pointed out that districts in our cities, which are now slums, were once the home neighborhoods of well-to-do people who maintained a sanitary and attractive environment. The fact is, however, that while this may historically be true the individual family which, by economic circumstances, is placed in an overcrowded neighborhood cannot by itself, in most cases, overcome its destructive influence. Bad neighborhood conditions affect the family morale, health and outlook, to such a point that the family sinks to the level of its environment. The problem of blighted districts and slums cannot, therefore, be dismissed as a private problem. It is not one to be solved by each individual family. It is definitely a social problem.

Needing as we do three million new homes immediately and half a million each year for the next ten years, it seems crucial that we find as soon as possible

some way of encouraging and stimulating building, especially in the low-cost field. Too high rents, speculation in leases and rent control through legislative action, with their attendant evils and personal tragedies, are inevitable unless this can be done. To move blindly toward such a crisis with all its loss and suffering seems folly when an intelligent housing policy and program could avert the catastrophe and, at the same time, as has been done in European countries, put millions of men to work, thereby adding to our national wealth and improving our general living standards.

The approaching American crisis in housing is not one that can be solved by private effort alone. To be sure our business men are unsurpassed in their ability to plan and build new communities. The uprushing growth of our towns and cities in the last five decades is an epic of swift action and mighty works. But to clear out slums and rebuild blighted districts where ownership is widely scattered is a task which involves assembling land anew and replanning its use. It is inevitable that certain individuals would refuse to cooperate, and any scheme would fail unless the police power of the community could be brought into play. Certainly much of our new housing must be put into old neighborhoods, for we cannot afford to drain out our cities and start building new cities all over again. The rebuilding of large areas in our communities and the creation of several millions of new dwellings require a plan in which private business and public authority can work together with mutual benefit to a common end. In finding such a plan the experiences of some of the European countries can furnish us with a few important guideposts.

2

The question as to whether our government should grant subsidies for low-cost housing is a pertinent one.

Practically every nation tried this method at first, discovered its defects, and has almost completely abandoned it. In England, subsidies forced construction prices up, and at the same time forced rents so low, that private enterprise could not compete. Moreover, subsidized homes that are rented at less than enough to balance the cost create a privileged class. Governments that have tried direct building and state owned housing have run into serious difficulties. Who is to live in the new housing becomes a problem in political patronage. If the government favors its own employees in this matter too much, as has been done in Italy, or its party members, as in Austria, resentment results, if not, as in Vienna, a resort to machine guns and howitzers.

To supply the need in low-cost housing America should spend fifteen billion dollars immediately and three billion dollars each year for the next ten years. These sums are so vast that no subsidies given by the Federal government could be large enough to be used nationally or equitably. A few politically important cities might be favored with subsidies but the nation as a whole would have to go without. A scramble for federal subsidies for housing would delay rather than help in the finding of a good national plan for supplying an adequate number of new homes.

The trend among the European governments is towards assisting in the assembly of land but permitting the actual building of new structures to be done by public utility companies or by coöperative groups who own and operate and live in the new housing. This gets results and enlists a broad citizen support when it is necessary. This line of procedure would be much better fitted to our own circumstances than any attempt to build houses through the direct activities of the Federal government.

It has been proposed that special tax privileges should be given for new housing. Italy has, for some time, been

giving twenty-five year tax exemption to new residential structures, but the result has been disappointing. The well-to-do have been in a position to take advantage of the law and the poor have not. In our country we have had a similar experience. Following the War New York gave a ten year tax exemption for new buildings and this resulted almost entirely in the erection of luxury apartment structures. Other countries have experimented with the idea, and have discarded it for the same reason.

But taxes on housing can and should be reduced. England, Sweden, Belgium and Germany, all with successful new home programs to their credit, have been progressively cutting down the tax load on homes. In these countries the tax on a small home in city or country is half of the common charge in the United States. By a tax method which does not penalize the creation and ownership of shelter, home ownership is made secure and the tenant's rent is eased. Our own is the only country in the world which piles one half of all governmental costs onto homes and then complains because rents are high. Taxes on homes, rented and owned, should be cut in two and never permitted to exceed one per cent of the value in any one year. If this were done a real housing program could be developed. Our nation was built up by making home and land ownership easy, and this traditional policy must be restored. As it is, during recent years, our local and federal governments have taken away homes for inability to pay taxes faster than new homes have been built.

In the field of financing new building the European countries have taken the most helpful and constructive action. Interest rate for money used for housing purposes is from 3 to 4½ per cent in England, Sweden, Denmark, Germany and Austria. Loans are made for longer periods than with us, thirty years being the most common, so that repayment is slower and easier. Fre-

quently also loans are made up to 90 per cent of the value of the home or housing project. In our own country the builder or buyer of shelter pays interest at the rate of 7 to 10 per cent, when all incidental charges are included. He is asked to repay the borrowed capital in fifteen years, and in addition he must often seek second mortgage loans at even higher rates of interest. Making the comparison concrete, the European home buyer pays \$50 per thousand carrying charges on borrowed capital each year, whereas the American home buyer sweats under financing charges of \$150 per thousand each year on his borrowings. When it comes to financing, the world's richest nation is also the world's greatest usurer.

3

The formulation of a successful housing program takes into consideration more than the economic and political elements involved in providing merely sufficient shelter. To one who observes living conditions in various countries it seems obvious that crowding and dirt tend to create not only physical but moral poisons. There is no doubt that the most effective means of encouraging a healthful way of life and improving the moral tone of slum dwellers and the lowest income groups is through providing the right kind of shelter.

The nations of Europe, facing terrific need at the end of the War and feeling the urgency of their housing situation, rushed into the building of huge tenements and barracks for low rentals. All of the countries which have solved this problem successfully have turned from such institutional projects to the free-standing owned home with a plot of ground. They have found that human personality and family life do not thrive in concrete cubicles but need some touch with the soil if they are to grow strong and self-reliant. For this sound rea-

son one finds now springing up around the cities of Europe hundreds of thousands of little "garden homes."

To create nations of home owners is the definite objective of England, Sweden, Germany and Italy, and the policies of most of the European governments are being directed increasingly towards the encouragement of home ownership. Legislation, financing methods and the educational media are being more and more widely used to make ownership possible for the millions in class groups which have never before had such an opportunity. Any truly American housing policy should certainly favor homes as against apartments, and ownership as against tenancy. And in returning to our traditional policy of helping and encouraging home ownership America will be rewarded not only with good housing but with good citizenship.

To start and carry out a national rehousing effort on the foundation of home ownership requires some fresh thinking. For two generations Americans have become accustomed to the penalties imposed upon homes, so that they are assumed to be immutable and inherent in our economic system. But the nations of Europe are proving to us that these handicaps can be removed and that when they are removed business as a whole does not suffer. The first two requirements for any housing and home ownership program would have to be the lifting of half the tax load from homes and the cutting in two of financing charges.

As to methods we have a wide variety of choices. The simplest would seem to be to take a leaf from our own history, as well as from the recent experience of European countries, and restore the privileges and the safeguards of the homestead. One way to accomplish this would be to create a Federally protected homestead system, in which families desiring to own homes would be eligible for 90 per cent mortgage loans repayable in installments over a period of thirty-five years at a rate

of interest of $3\frac{1}{2}$ per cent. The government could insure such loans if made by private capital or else could make them available from government sources. If the government acts as trustee for such homesteads until they are paid for, it could limit their taxes by agreement with local governments, so that a homestead owner would not pay more than 1 per cent of the value of his home in taxes in any one year. A plan as simple as this would release the long pent up forces that are struggling for freedom to act, and, without subsidy or "demonstration," would give us a home building activity greater than our nation has ever known.

Certainly if the old countries can have new homes, young America can have them. We can cure the blight that is destroying neighborhood life in our cities. We can replace our dreary and shabby farm houses. We can take the children of our nation out of crowded tenements into open spaces. But until taxes and financing costs on homes have been halved millions of families will be without their "fastighets," their owned homes, their security, and will be denied the health, the joys, and the satisfactions which the ownership of a home provides. When our national leaders of finance and government will act as courageously as those of the countries across the water, then will the sound of the hammer and the saw become our newest anthem.



