

THE HOUSING PROBLEM IN IRELAND AND
GREAT BRITAIN AND THE ESSENTIALS
OF ITS SOLUTION.

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[Read Friday, 30th January, 1925.]

In his inaugural address, delivered in 1921, on the Prevention and Punishment of Crime, the Right Hon. Sir Thomas F. Molony, Bart., then Chief Justice of Ireland, and President of our Society, gave a foremost place in his social programme of prevention to the necessity of providing for the worker a decent and comfortable home. "Where, as in Dublin," he says, "21,113 families occupy single-room tenements and 13,087 families occupy two-room tenements, it is impossible to expect that there can be any real comfort or decency." Speaking generally, environment counts for much in the case of moral and physical improvement or deterioration, and it is to be feared that the situation outlined by our then President has through unemployment been seriously worsened during the last four years.

This earnest desire for the better housing of the working people of Dublin has always been a characteristic of this Society and one of its oldest and best traditions. This is evidenced in the dicta and writings of Dr. Neilson Hancock, Sir Frederick Falkiner, Dr. Grimshaw, Mr. Charles Dawson, Mr. William A. Lawson, Mr. Shannon Millin, Mr. Charles Eason, and our Honorary Treasurer, Mr. Daniel S. Doyle.

In following, *longo intervallo*, the footsteps of these distinguished members of the Statistical Society, the present writer is keenly conscious of his shortcomings in this attempt to deal with a question so difficult and so complex. His sole claim to be heard is that many years ago he was an ardent advocate of the adoption and extension of the Small Dwellings Act, 1899, which combined in a special degree private enterprise with that great principle of social betterment—occupying ownership.

The aim of the present paper is to focus public opinion on the Housing Question, to press its urgency, and to appeal for individual and collective effort to aid in utilising fully the liberal provisions made by the Legislature to cope with this great national exigency.

The palm of special merit must be assigned to two clergymen who, not content with advocacy, however useful, gave direct personal service in the promotion of housing for the workers. It is related in a recently published life of Father James A. Cullen, s.j., that when he was a priest in the Diocese of Ferns he appealed to his Bishop and obtained from him a subscription of £100 to aid him in starting a building fund for the benefit of some of his parishioners who were badly housed. This was sixty years ago. Quite recently in Dublin the Rev. Mr. Hall carried out on his own initiative a building scheme which was most favourably noticed, and held up by President Cosgrave in the Dail as a most worthy object for general imitation. While the *Tablet* in a recent article declared that it was as meritorious to help a building scheme as to assist in the building of a cathedral.

Father FitzGibbon's paper on "Housing in Dublin," read at the Catholic Truth Conference in 1924, as an appeal to the public conscience, demands serious consideration at the hands of every class in the community. It aims at the application to this question of those great principles of Christian Sociology, so clearly and eloquently enunciated by the distinguished ecclesiastics who preceded him. The speeches of Dr. Myles Keogh, t.d., and Dr. William O'Dwyer, Borough Commissioner, were instructive and suggestive, showing that it would be as foolish to minimise the difficulty of the task before our people as it would be insane to ignore its supreme and pressing urgency.

It is absolutely necessary, if our civilisation is to endure, that the family should be suitably housed. This, in the interests of its individual members as well as of the State or Nation of which it is the social unit. It is a question of ways and means, and a very formidable one, calculated to tax to the utmost not only our finances but our constructive abilities and our capacity as a people for concerted action.

The matter of Housing has now been placed on a higher plane than hitherto. Many years ago when it was proposed to establish a Municipal Art Gallery in Dublin for the reception of Sir Hugh Lane's pictures it was objected that there should be no expenditure of public money for such purposes until adequate dwellings were provided for the working people. The objection was fatal, but the result was two negatives—no art

gallery and no adequate housing for the people. The feeling then appealed to was obstructive rather than constructive. There was no sense of individual responsibility, and the habit was to blame the Corporation and leave it at that. Let us hope that this aspect of the matter is changed and that such an appeal as Father FitzGibbon's will find a response in an awakened sense of responsibility in our people, to whom an extended franchise and wider political powers have been accorded.

The situation now is infinitely more acute and the problem vastly more difficult. Such a situation demands an extraordinary effort on the part of all who have the public well-being at heart. The State cannot do all that is necessary, neither can the Municipality. Upon the people devolves a large share of the responsibility, and they can discharge it only if they are enlightened, united, and reasonable.

They must bear in mind that the provision of suitable dwellings is a business matter of transcendent importance, and above and beyond all political considerations; that if they and their families are to enjoy the priceless benefits of good dwellings they must practise a little thrift. If they show themselves whole-hearted in their desire to help themselves, while the State and the Municipality have done so much, even the capitalists, who are their friends, not their enemies, will gladly assist.

Co-operation, that is, simply "working together," will solve many difficulties, and this difficulty of providing adequate housing under existing conditions can be solved in no other way. Let Irishmen and Irishwomen therefore, in God's Name, concentrate on this question of Housing, which will require for its proper solution all the good sense, ability, intelligence and patriotism this little island can command. If they succeed it will be no light achievement. In the words of Thomas Davis, "they will make the Irish home happy and the Irish name illustrious." They will provide work for the unemployed, and help to restore to our country the economic conditions of prosperity. Moreover, they will secure dignity and comfort to the family, the basis of social life and of Christian civilisation.

"Dry-rot in Government Housing Schemes" is the title of an essay contributed by Lord Leverhulme to the April number of *Science Progress*, 1919. In trenchant terms his lordship therein criticises and condemns in anticipation most if not all of those State-aided measures of housing amelioration which it is the purpose of this paper to consider and appraise.

In language at once technical and figurative he asks "Shall our future housing schemes lean on Government and our houses be erected on the quicksands of doles and grants, or shall they

be built plumb and true and resting on the solid rock of citizen self-reliance?" Referring to the term "generous" as applied to such schemes, he says: "Is it the province of a Government to be generous? Is it not rather the province of a Government to be just? It is very easy for a Government to be generous with other people's money—the money it takes from the pockets of one set of citizen taxpayers to hand over to another set of citizens."

In theory and in the purely economic aspect of the question there is something to be said in favour of his lordship's views. It makes for freedom and good government to limit rather than to enlarge the sphere of the State's activities. It cannot afford to be generous, nor does it always succeed in being just. But it is only in a very happy combination of circumstances that the State can be rigorously confined to its strictly legitimate functions. And in the matter of citizen self-reliance it is surely not in slumdom nor in crowded tenements, destitute of comfort and of all that makes for health, brightness, and the joy of life, that we are to look for the development of those civic virtues, which Lord Leverhulme so justly desires to see flourish among the people. *Salus populi, suprema lex* is the saving principle that must govern all Governments in all great crises. Forgetfulness of this, and of the spiritual aspect of the Housing Problem, are the fallacies underlying his lordship's position as to Government Housing Schemes.

His Lordship is on firmer ground when he declares that "house builders and property owners must be freed from limitations that choke their enterprise, and that all artisans must be freed from the tyranny of restriction on output."

Under normal conditions in a well-ordered State housing accommodation for the people would be supplied like any other necessity by capital and labour duly expended without the aid of the State or local authority. War conditions, and a peace as disastrous as war, have contributed, along with a certain deficiency in skilled labour and a scarcity of building materials, to produce a situation both abnormal and unprecedented. Well-meant, and it may be necessary, legislation in the shape of a Rent Restriction Act is nevertheless a fetter on private enterprise and a discouragement to house building, reacting upon and intensifying a situation it was intended to remedy, and producing a vicious circle of housing inadequacy. Most of these agencies have been world-wide in their operation, while all of them operating at home have intensified what was a social want in Great Britain even before the war, and a popular grievance in Dublin for more than a generation. The Dublin Corporation honestly endeavoured to solve the problem and

failed, incurring thereby a volume of popular odium it by no means deserved.

Then as now, though in a less degree, the provision of labourers' dwellings by the Municipality was proved to be uneconomic. When a building site was fixed upon the price demanded was generally excessive, the cost of clearing it was considerable, while the investigation of the title, which in an old city was naturally complicated and burdened with head rents and superior interests, was an additional and fruitful source of expense and delay—a point strongly emphasised by Dr. Neilson Hancock, who, besides his desire for the citizens' welfare, was deeply interested in land transfer reform.

When the Corporation of Dublin built houses at the expense of the ratepayers it was necessary to exact a rent higher than the poor dwellers in the slums could afford, so that these municipal building enterprises usually benefited a class higher in the social scale or better off financially than those for whom they were intended.

Very opportunely therefore did the Society for the Housing of the Very Poor come upon the scene, and within the limits of its resources make an excellent attempt, though on a small scale, to mitigate and ameliorate the housing conditions of the Dublin poor, and, with the aid of volunteer workers, succeeded so far as to be able to pay a small dividend on its capital of £20,000.

In 1908 was passed the Clancy Act to provide facilities for the erection of houses for the working classes in the cities and towns of Ireland. It increased the borrowing powers of local authorities, extended the period of repayment, provided a minimum rate of interest, but contained complicated financial provisions.

On the Government of the Irish Free State has now devolved the difficult task of dealing with the housing question within the twenty-six counties comprised in its area. Prior to its establishment the Housing (Ireland) Act, 1919, was passed, applying to all Ireland, in furtherance of which the Provisional Government voted a sum of £1,000,000, since duly allocated. This important enactment links up with the Housing of the Working Classes (Ireland) Acts, 1890 to 1908. Under it the powers of local authorities are enlarged, and their duties made more stringent than under the Act of 1890, whose provisions for housing schemes it makes compulsory in every urban district or town in Ireland, empowering the Local Government Board to act in place of the local authority whenever the latter fails to discharge its duty under the Act to formulate a scheme of improvement. Part II. of this Act of 1919 embodies most

valuable provisions enlarging the scope and application of the Small Dwellings Acquisition Act of 1899 by

- (a) raising the limit of value of houses on which advances might be made from £400 to £800;
- (b) increasing the amount to be advanced from four-fifths to nine-tenths of the purchase money;
- (c) enlarging the term of repayment from 30 to 50 years.

The Act also provides powers of promoting and assisting public utility societies and of contributing to costs incurred by them and by housing trusts, and for making loans to public utility societies and to private persons.

The Housing (Additional Powers) Act, 1919, was passed to make further provision for the better housing of the people, and to authorise the acquisition of land for garden cities or town planning schemes. It provides for grants to persons or bodies of persons constructing houses, which grants are not to exceed in the aggregate £15,000,000, and is amended by the Housing Act, 1921.

The Housing (Building) Facilities Act, 1924, is the latest addition to the Irish Housing Code. Its provisions for public assistance are liberal, and the scheme it embodies well-considered both in leading principles and detail. Some may think that the framers entered too minutely into detail, but it is a distinct advantage in dealing with a business proposition to have definite figures before one, such as those in the schedule, even if subsequent experience should demand their amendment.

With the aid of these figures it is interesting to note that a working man earning £3 a week can rent a three-roomed house of fair dimensions at one-eighth of his weekly wage; a four-roomed house for one-sixth, or a five-roomed house for one-fifth. These rents are chargeable where sewers and water-mains are not available. Where they are, the rents chargeable are on a somewhat higher scale, viz., less than one-seventh, more than one-sixth, and less than one-fourth.

This Act provides free grants of £250,000 for building and £50,000 for reconstruction, which must be regarded as a liberal contribution by the State, having regard to the demands on the national finances; while the sliding scale arrangement which postpones the full payment of rates for nineteen years amounts to a substantial gift from the local authority. This wise provision on the part of the Irish Oireachtas shows that the housing question is not unaffected by local government finance, and it is suggested that local rates are a heavy incubus and badly adjusted charge on house property, and therefore a discouragement to builders. It is not improbable, however, that

before the nineteen years' period has expired the present system of local government and local taxation will be radically reformed.

The scheme of assistance under the Housing (Building) Facilities Act is contained in a schedule which discriminates between the erection and the reconstruction of houses, and between cases where sewers and watermains are available and where they are not. The maximum grant for the erection of a three-roomed house where sewers and watermains are not available is £50; for a four-roomed house £70, and for a five-roomed house £90. Where these are available the maximum grants are £60, £80 and £100. In the case of reconstruction where sewers and watermains are not available the maximum grants are £33 6s. 8d., £46 13s. 4d., and £60, and where they are available £40, £53 6s. 8d., and £60 13s. 4d. For a self-contained two-roomed flat the maximum grant is £26 13s. 4d.

A local authority may, with the approval of the Minister, subject to prescribed conditions—

- (a) make a further grant not exceeding the amount of the grant payable by the Minister;
- (b) make a loan not exceeding twice the amount of the grant payable by the Minister, repayable in fifteen years, at a rate of not more than ten shillings above the borrowing rate of the local authority at the time, such loan to be secured by a mortgage or charge upon the house;
- (c) grant or lease land in possession of the local authority for building or for garden space to a reconstructed house;
- (d) execute any works necessary or incidental to the development of land for building or reconstruction;
- (e) borrow money for the above purposes independent of any statutory limitation on its borrowing powers.

And the local authority shall, when required by the Minister, remit portion of the rates for the first nineteen years.

These remissions are regulated by a sliding scale embodied in the schedule, and are in a descending series, beginning with nineteen-twentieths and ending with one-twentieth.

In pursuance of these powers the Commissioners of the County Borough of Dublin have, with the sanction of the Minister for Local Government and Public Health, adopted a Supplemental Scheme, which provides for the making of grants up to the maximum amount allowed by the Act, that is to say, £100 for five-roomed houses, £80 for four-roomed houses, and £60 for three-roomed houses.

The Commissioners are prepared to give grants in cash, to grant or lease any lands in their possession as building sites, or to execute works of development, the total value of such assistance not to exceed the amount of the grants above specified.

Applications for grants towards the cost of reconstructing existing buildings will be considered. Rates will be remitted in accordance with the Schedule to the Act; and applications for loans, not exceeding £200 in each case for a period of fifteen years, may be made and will be considered. All applications under this scheme must reach the Commissioners by the 1st March, 1925 (extended).

The State and local authority doing so much to encourage building and reconstruction, is it not obviously incumbent on the people, who are mainly to benefit by these gifts, to make an organised effort to secure them?

The Act gives power to the authorities to purchase or manufacture materials and to limit their price. These provisions are obviously of great potential value, and may, if properly used, have a most beneficial effect in reducing the cost of production. The value of these provisions is illustrated by the fact that an analysis of the cost of construction which appeared in a recent number of the *Economist* showed that material absorbed 50 per cent. of the entire outlay, including the land and its preparation and development as a building site. For the prudent exercise of these powers and for the extension and enlargement of the scope of the Act it is obvious that a national committee on housing should be formed. The matter of providing dwellings on a scale commensurate with the requirements of the people involves of necessity huge financial commitments which cannot be discharged without the utmost good will and co-operation among all classes of the community. These conditions cannot be realised without some such body acting in conjunction with local committees to inform and enliven public opinion and make it effective, as far as may be, for the solution of a question of such magnitude, difficulty and urgency. If building houses were an economic proposition the necessity for such an extraordinary effort would not arise; the facilities provided by the Legislature would be effectively availed of, and this question, now so complex and difficult, would solve itself. As it is, it is quite insoluble without active popular support and constructive co-operation.

How little a Government can do without these conditions is well illustrated in the case of the Small Dwellings Acquisition Act, 1899, which was in principle an application to small

houses of the plan of the earlier Land Purchase Acts, with special provision for the preservation of the public health.

What makes a consideration of this measure peculiarly relevant to the present crisis is that had it been adopted generally by local bodies and availed of by the public there would have been no such scarcity of houses as there is to-day. It would have freed millions of money which would have gone into the hands of builders and given a much needed stimulus to their trade. Most of our builders were men of intelligence, but without large capital and depending mostly on banks and building societies for advances at relatively high rates of interest. For such men quick and ready sales were of the very essence of success. They meant replaced capital, less interest to pay, and further building. The result to the purchasers was the ownership of their homes, the magic of property, an object lesson in thrift, and the material incentives to good citizenship.

Nothing could be more effective to secure these beneficial advantages, both to vendor and purchaser, than the Act in question, yet under pre-war conditions it was a pronounced failure. The people, their leaders and local representatives were in general blind to these obvious advantages, and outside Dublin, Belfast and Liverpool it was practically a dead letter. That such a measure should have been left to such an extent derelict and unapplied is a reproach to the public intelligence and to the system of local government to which its administration was confided. The stringency of war finance had no doubt been a necessary bar to its operation for some years, but the Act was on the Statute Book for thirteen years before the war, with the unfavourable result stated.

Let us hope that the Free State Housing Act of 1924 may meet with no such lack of appreciation. Up to 20th December, 1924, plans for 2,324 houses had been approved, involving grants amounting in the aggregate to £177,608—a very moderate response, having regard to the material encouragement the Act provides. These inducements are considerably in excess of those offered by the Government of Northern Ireland to encourage the building of dwellinghouses for the working classes. There the Ministry of Home Affairs may make a grant of £60 in the case of each house conforming to the requirements of the Housing Act (Northern Ireland), 1923. While the local authority may make a further grant not to exceed £40 or as an alternative a loan of £100, repayable by instalments over a period of twenty-five years, free of interest. The houses to which these grants apply must be of the kitchen or small parlour type, with a minimum area of 600 and a maximum of

900 superficial feet. No grants are given for the reconstruction of houses nor for self-contained flats, nor is there any provision for the remission of rates. The provisions of the Small Dwellings Acquisition Acts are extended so as to include houses of the market value of £1,200, while in the Free State the limit of value is £800.

In making a comparison as to the amount of public assistance provided for the encouragement of building it is not intended to criticise unfavourably the methods of the Northern Government in this regard. The problem in the six counties is probably not so acute as in parts of the Free State. Dublin is an old city where owing to historical causes the tenement system naturally arose. Belfast, on the other hand, is a modern city where industrial development created an early demand for houses, to which there was a ready response by private enterprise, encouraged not by State aid but by liberal leasing terms, practically amounting to freehold grants given by the Donegall Estate. To such an extent was building carried on under these favourable circumstances that at one time towards the end of the last century Belfast was overbuilt and whole streets in the suburbs vacant. A rebound of industrial prosperity which attracted labour from all parts cured that and war conditions did the rest, so that Belfast is no exception to the general rule of housing shortage nor to the general effort now being made to supply existing wants.

The problem of housing proceeds on parallel lines on both sides of the Channel, but is naturally felt more intensely in the country of large populations and great industrial centres. There, as in Ireland, it is insoluble without a genuine constructive spirit, based on compromise and good will.

The misfortune of the moment is that in England it is made a party question. The two great principles of encouraging private enterprise and promoting occupying ownership, hailed on one side as most valuable objectives in the solution of the housing question, are regarded on the other with undisguised hostility. What rational objection can be made to the application of either or both of these two remedial methods it is difficult to imagine. Occupying ownership has been the solution of the Irish land question and the basis of land reform in European States. While as to private enterprise, can anyone say what would have been the condition of the world and of human affairs without it? One great virtue in private enterprise is that it can reach its objective unfettered by officialism and untrammelled by red tape.

It has been stated that when the Small Dwellings Acquisition Act, 1899, was passing through Parliament it encountered

opposition from quarters where such was least expected, and that it was only allowed to pass on the suggestion of Mr. Asquith that it was not likely to be largely availed of. Unfortunately this prediction has been too amply verified, to the great detriment, moral and material, of the people of these islands. For twenty-three years, that is up to 1923, only £800,000 had been advanced under it, while for the one year 1923 £7,868,000 was advanced. The amendment of the Small Dwellings Act, 1899, by the Acts of 1919 and 1923 is one of the best features of these modern Acts. Under it as amended 10,168 houses have been purchased, exclusive of a large but unascertained number purchased under the London County Council, while the limit of value of houses to which the Act applies has been raised from £400 to £800, and finally to £1,200—a striking tribute to the merits of the original enactment, which are now beginning to be appreciated, not as a solution of the housing question, but as an effective aid and palliative remedy.

It should be borne in mind that this question has had to do with making and unmaking Governments in Great Britain. Its solution has so far eluded the powers of the Coalition, the promises of the Labour Party, and will tax to the very fullest the statesmanship and financial resources of their successors. No Government can deal adequately with present conditions of housing and unemployment in these islands without the earnest patriotic and organised support and co-operation of every class in the community. As illustrating the kind of popular interest that it is desired to excite it may be instanced that London in 1920 took up Housing Bonds to the amount of £3,216,000, one-third of which was subscribed in one week in response to an earnest popular appeal.

The most hopeful feature of the situation in England is that the serious urgency of the question has re-acted powerfully on public opinion, and has given rise to the formation of local leagues, committees and conferences of inquiry and research, in which expert knowledge and local opinion are brought into play. An unfavourable feature is the widely varying views of local authorities. In the Greater London area there are 100 authorities possessing housing powers of a permissive character which they may use or not, and the non-use of which may obstruct or discourage building.

The housing question in Ireland and Great Britain, largely one of finance, is mainly one of time and the costs of labour and material. According to the *Economist*, omitting decimal figures from its estimate, the cost of labour is 34 per cent., of material

50 per cent., and of the site and its preparation 16 per cent. of the total cost of a house.

Research has therefore been directed towards shortening the period of construction and diminishing the costs of labour and material. To this end steel houses have been erected in Scotland, and are being built by way of experiment in various places in England. Of these there are several types—the “Weir House” produced by the firm of which Lord Weir is the head; the “Athol House” named after the Duke of Athol; a third type produced by a Glasgow steel company; a fourth type has been invented and patented by a firm in Preston; while a fifth type of ferro-concrete house has been vigorously championed in the *London Times* by Lieut.-Colonel Applin.

The main principle underlying their design is the employment only of materials which can be manufactured in large quantities by massed production, and the reduction of work on the sites to the simple assembly of the various parts.

In Adelaide 1,000 houses are to be erected at a cost of £750 per house, which would have cost £1,000 per house but for massed production.

Whether these houses are likely to fulfil all essential conditions of soundness of construction, permanence and imperviousness to weather is a matter on which grave divergence of view may arise even among experts. It would therefore be unwise to hazard an opinion on a matter which at present is only in an experimental stage and which would form a proper subject of inquiry by an Irish Research Committee as part of a national organisation for housing.

This attitude of suspended judgment is further justified by the fact that the Committee of the Scottish Building Contractors' Association have declined to pass any opinion on the merits of the steel houses, but have said that they are satisfied that the needs of the public and especially of the working classes are not being and are not likely to be met quickly enough by Government and local authorities. They welcome any alternative scheme, either emergency or otherwise, to reduce shortage of houses and lessen unemployment. It appears that in Dundee 60 per cent. of the population are living in two-roomed tenements, and that the Irish migratory labourers in Scotland were housed in barns.

The economic advantages claimed for the steel houses are seriously threatened by the attitude of some of the Scottish Trade Unions, who have demanded that the conditions of employment in the building trade shall be applied in their construction. Lord Weir's firm, however, contend that the process of construction by the assembly of the parts is not building in

the ordinary sense, and that therefore the ordinary rules of the building trade should not apply. The matter was discussed at a conference between a sub-committee of the Glasgow Corporation and representatives of Lord Weir's firm and of the Building Trades Operatives' Federation, but after an hour's debate the parties failed to reach agreement.

The attitude of the Federation has been expressed by the General Secretary, who writes to the effect that Lord Weir or his representatives cannot expect to come into an industry without respecting and conforming to the conditions of that industry.

The words of Major Henry Barnes, of the London County Council, addressing the London Liberal Federation, have a direct bearing on this point. He postulates a minimum standard for housing, which he defines as the non-parlour type, with one living room and three bedrooms. The practical solution, he says, is to separate housing from the main building industry, so that it would be dealt with differently without affecting the general building trade. He regards it as a twofold problem to take housing out of the realm of party politics and house building out of the main industry. In that way a more detached and scientific atmosphere would be created, and help considerably a practical solution of the present grave shortage.

On the all pervading question of finance it is important to note a valuable provision in the British Housing Act of 1923, which gives power to local bodies to guarantee repayment of money borrowed from a building society. The object is to enable the building society to make a larger advance than that which it is usual to do. Parliamentary sanction is given that the local authority may take a risk with public money that building societies are not willing to take in dealing with the money of their members. It is to be feared, however, that this is just one of the questions on which there will be difference of opinion among local authorities as to how far they will exercise this power. For the solution of the housing problem in Great Britain more centralisation or co-ordination between the Ministry and local bodies appears to be necessary.

What is wanted in Ireland is for the nation to realise its want and to bring its intelligence and efficiency to supply it, avoiding class jealousies and trade disputes to concentrate on this question and labour for its solution. So that what is really a blot on our civilisation may be a means to call for a united effort in a great constructive purpose. Should the movement take this form the evil condition of bad housing will be

“ Like the toad, ugly and venomous,
Yet wears a precious jewel in his head.”

60 *The Housing Problem in Ireland and Great Britain, etc.*

To summarise the essential conditions of success in the Housing movement, this paper postulates—

- (a) a spirit of helpfulness and co-operation among all classes;
- (b) a national organisation to inform and direct public opinion;
- (c) local housing leagues with committees of research and finance;
- (d) the encouragement of public utility societies and of private enterprise in building and house purchase.