

HOUSING

BY

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IN selecting as the title of my paper the one word "Housing" I have done so with the object of conveying at the outset that my purpose is to bring before the Society for its consideration in a general way the subject of housing of all classes of the community in Cities, Towns and other groups of population, and to make clear that my remarks are intended to be of general application, and are not directed in any way at the manner in which the subject is being dealt with in any particular area or by any particular administrative body. My aim is to put before you for consideration and discussion some ideas on the matter of the housing of the inhabitants of all areas in which numbers of persons dwell. If as the outcome of the discussion anything helpful to those dealing with the question is attained, my object will have been satisfactorily fulfilled.

The Society last year devoted much time to the consideration of the housing question in one form or another, and issued a report on the findings of the Departmental Committee appointed by the Local Government Board for Ireland to inquire into the housing conditions of the Working Classes in the City of Dublin. Since the issue of that report, the entire of the evidence taken before the Committee has been published, and has no doubt received at least some study from those interested in the subject. Though the evidence was conversant with the housing conditions of Dublin its perusal should prove beneficial to those interested in other Cities and Towns. I do not, however, propose to go into any analysis of that evidence as it would be impossible to satisfactorily deal with a volume of such size in the time allotted for an evening's discussion, and the course I intend to adopt is to suggest for your consideration some aspects of the general question of the housing of a mass of persons congregating in any Urban community, without any special reference to the Citizens of Dublin alone, as the same question arises in all places where numbers of persons are assembled. The housing of the people cannot be considered apart from the general welfare of the community and must be considered

in relation to its Industrial, Commercial and Professional life, and, in my opinion, should be considered and dealt with by a body having control of and representing every interest in the community. We in Dublin have had the opportunity of a great deal of instruction from the leading experts on the Planning of Cities not only in these countries, but in the United States of America, where the general ordering of entire areas within civic control has been so thoroughly and satisfactorily dealt with; and I have no doubt that to this city a beneficial result will follow, and that the competition inaugurated by His Excellency the Marquis of Aberdeen and Témair will have the result of producing a perfect scheme for the rejuvenation of Dublin.

I am, however, this evening keeping away from dealing with a particular community, and discussing the housing question on general lines. From this point of view when we consider the housing of the community, it is necessary to take a comprehensive view of the district, its activities and possibilities, to consider its Industrial and Commercial products and requirements and its relations with other places, the nature of its exports and imports, and the means of transit. It is not only necessary for the body controlling the civic affairs to acquire this detailed knowledge, but it should also be vested with authority to require the area within its control to be so used as to assist the development of its prosperity. Such powers as I suggest are at present beyond those vested in corporate bodies in this country, but with the existing Statutes, the addition of the provisions in force in England under the Town Planning Act and any additional legislation desired by the community as a whole, I do not anticipate the existence of any insurmountable difficulty in obtaining the necessary powers. Assuming these matters to have been accomplished, it is necessary for the proper housing of the community to provide for all its members in a way that will facilitate the development of the several activities on which the existence of the community depends. It is therefore necessary to insure that no portion of the civic area is utilised in a way that is injurious to civic development. The private owner is by law restrained from using his own property in a way to injure his neighbour, how much more important is it that he should not injure not only the neighbourhood but the community at large.

The first need, therefore, for a Corporation, Town Commission or other Governing Body of a community is that it should have complete control of the mode of use of the entire area. For my present purpose I only touch on this matter with a view to suggesting that it should be within the province of such authority to control the districts which should be devoted to residential purposes having regard to the need of the

residents, with regard to, proximity to place of employment, facility of transit and the like, and it should form part of the duty of such body to insure that there is ample housing accommodation at a suitable rent for the persons necessarily engaged in the upkeep of the area under their control. I do not think that it should form part of the duty of such body to provide such accommodation themselves. We may leave out of consideration persons of independent means who will always be able to obtain suitable residences as they are at present, as they are not the persons with whom we are at the moment mainly concerned, and we shall consider more in detail the housing of the wage earner.

This latter class was divided by the Lord Mayor of Dublin in his evidence before the recent Commission into the skilled worker, the unskilled worker regularly employed, the casual labourer and the very poor. In the first class the controlling element must necessarily be the relation between wages and rent, and an adequate supply of suitable houses should be provided to meet the necessary demand. How that is to be accomplished is the question for us to consider. Before doing so I suggest that we should first have a clear idea before us as to what we mean when we speak of wages. The general idea will at once be that we mean so many pounds, shillings, and pence, and in most cases I have no doubt that that will be taken as a satisfactory reply. If, however, we bear in mind that the rate of wages does not vary with the Bank rate, it will be evident that the translation of wages into pounds, shillings, and pence is not so entirely satisfactory. In the case of a skilled worker permanently employed, I would suggest that his wages are provision for housing, supporting, clothing and educating his family, as well as providing for his old age, and I suggest that it should be considered whether the provision of adequate housing accommodation should not form an item in the condition of his employment. In the case of the unskilled labourer in permanent employment the same might be required. There are at present many public companies where the provision of houses does form part of the term of employment, and that fact has been found to be of inestimable advantage both to employer and employed. Many other employers provide medical attendance, recreation rooms and the like as well as a share in the profits, so that instead of being an earner of merely so much in cash the employee is a shareholder in the concern, and has a direct personal interest in its success. The ideal position for the skilled labourer or the unskilled one permanently employed would be the universal adoption of this system of co-operative employment. The casual labourer presents more difficulty, and requires careful study. As he is only employed from day to day at different odd jobs and by different people it is not

possible in the same way as the other classes for the employer to provide housing as part of his wages, but it is possible for the civic authority knowing the amount of casual labour that can be remuneratively employed within the area to limit the numbers of such persons for whom accommodation is provided. Here again the consideration of wages helps us. Many of these casual labourers are only so because of the numbers of persons who come into the towns with the idea that there must be work where there are so many people. They find too late that there are very many others who have taken the same course with the same idea. The result is the overcrowding of the market, and the consequent reduction of the value of their own work. If those persons had not been given free entry into the community on the chance of employment, but had through the medium of the Labour Exchanges gone to the places where a need existed for their presence they would instead of a detriment be a benefit both to themselves and the community they entered. I would suggest that such employers as have varying work of this kind should co-operate in providing constant employment for a sufficient number of such persons, and should as part of their remuneration provide house accommodation. By this system the numbers of casually employed would be reduced to a minimum. Those who found that there were not satisfactory prospects of employment in the town districts would seek employment in the country districts, where the demand for labour is far in excess of the supply, and where the presence of extra labourers would tend to increase the demand for their services, as the difficulty of getting labourers is at present regarded as a sufficient answer to the failure of the farmers to undertake more tillage. In the case of none of these labourers, except in so far as the casual labourer comes under the heading of the very poor is it, in my opinion, necessary that any portion of the housing expense should fall on the ratepayer. It has been suggested that the labourer in the country districts is treated in a preferential way. Let us see whether or not that is so. Under the Labourers Acts it was necessary for a certain number of ratepayers in the district to make a representation of the want of adequate accommodation for the number of labourers required for the district before the necessary enquiry was set on foot. It was, therefore, necessary that some at least of the prospective employers of such labour should commit themselves to the fact of such a want existing that they were prepared to increase the rates paid by them as a subsidy to such labourers if they were induced to come into the district. This occurs to me as something akin to the housing by employers which I suggested a few moments ago. It is a declaration by the ratepayers that they are so much in need of adequate assistance in carrying on their business

of farming that it is worth their while to contribute towards the wages of those labourers, and the form that contribution takes is not a payment in cash but house accommodation, which again is a recognition of the proposition that wages do not consist exclusively of money. This subsidy to the labourers of the district falls directly on these persons who utilise the services of the labourers, and the numbers of such cottages provided are regulated by the needs represented by requisitions of the ratepayers. The procedure in the case of a town building scheme does not, as I understand, require as its foundation a preliminary request or undertaking by individual ratepayers to have a certain number of houses provided which they are satisfied are so urgently required that they are prepared to pay part of the expense of maintenance so as to enable them to be let at uneconomic rents by a contribution from the rates. It is necessary to show a need of sanitary dwellings, and it is open to a ratepayer to be heard at the enquiry as to such necessity. As a rule, there can be no question but that the need exists for the proper housing of the persons then within the area in question, but the necessity for providing such accommodation at an uneconomic rent is another matter. Unlike the country districts, the subsidy, if any, to be provided falls very largely on persons who do not require the services of the persons they are asked to help to house. It is often suggested that the difference can be provided out of the rates or supplied by the Treasury. One often hears such suggestions, varied sometimes by the suggestion that it is a matter for the Government, or that Parliament should do something about it. All these suggestions are based on the belief which obtains in the minds of some people that the rates, the Treasury, the Government and Parliament are mysterious and inexhaustible sources of revenue which can be drawn on indefinitely and at no expense to the individual. It is necessary to get rid of such ideas before the question of providing adequate housing for town areas in general can be solved. I have no doubt that many have been considering this matter, and I am sure that where all members of the community recognise its importance the matter will be satisfactorily solved; and if the discussion, which I hope will follow, helps towards this end, it will be a gratification to me to have been able to contribute to the solution to that extent.

I do not think that the rates or the Treasury should contribute in any way, as I am of opinion that the matter is capable of being accomplished by each community in a way satisfactory to its needs on economic lines.

I do not propose to go in detail through the various stages necessary to acquire sites, obtain a loan and so forth under the existing methods of procedure, but rather to indicate

other sources from which aid can be obtained by a community within its own confines and to its own advantage. It is common knowledge that many large concerns provide houses for their employees, and this course is capable of extension to others not now adopting it.

It is also possible for Trades' Unions, Benefit Societies, Building Societies and Insurance Approved Societies either under the existing law or with legislation to provide considerable sums towards the establishment of adequate housing facilities for their members, and in this way considerably reduce the numbers of those for whom it is by some persons considered that housing should be provided at what is called the public expense.

My view is that the public body should aid and encourage civic development and improvement, but should only in cases of necessity undertake commercial schemes which can be carried out by private enterprise. I think that the Civic Authority should have the power of taking possession of and utilising for the public good on terms of fair purchase all derelict sites within the area of their control. The mode of doing so which I would suggest is based to some extent on the existing law, and when requiring legislation would, I think, be capable of easy adjustment.

I suggest that if premises, whether built on or vacant, have been unoccupied for a period of five years that the local Authority should be entitled to acquire those premises, at the expert valuation of their officers, after posting on the premises and the usual places for posting such notices, due notice of their intention to do so and of the value assessed. The customary advertisements should also be published, and if the owner did not show cause within a limited time (say six months) the possession should be acquired, the value should be assessed with due regard to the fact that the premises or site have been idle, and therefore unproductive for five years, during which time they have been exempt from rates, or partly so, have cost the community sums for policing, lighting, cleansing, etc., and will require further expenditure for clearing before being of any value for civic purposes. Having ascertained the fee-simple value of the site, the Civic Authority might then be empowered to adopt the course at present in vogue in the case of disputed ownership under some of the Land Clauses Acts, namely, execute a Deed Poll vesting the property in themselves, and pay the purchase money, on the analogy of payment into Court under these Acts into a fund created by Stock of the purchasing Corporation to the credit of the site in question. In this way the Corporation would at once acquire the site free of all claims, which would thereby be transferred to the purchaser money, and the community would only have to pay an interest on the Stock

pending its redemption in due course. These sites when acquired should be sold to the best advantage for promoting the civic development for which acquired.

Having indicated the means of acquiring for the city the necessary sites within its area, the next thing to consider is where the money to buy sites and to build such houses as are necessary for the Civic Authority to build should come from. If it is necessary for the city itself to build rather than to encourage professional builders to do so, it should create a building Stock to be subscribed by such persons as are willing to invest their money in building schemes, and in this way the competition for a building loan in the markets devoted to various forms of finance is abolished, and money is obtained from those persons who desire to put their money into buildings.

The Stock might be constituted on the line of the existing Post Office or Savings Bank Stock allowing a deposit of any sum which up to £5 might be capable of withdrawal at any minute. After five pounds had been reached, it should not be then capable of withdrawal, but might be transferred. These deposits, the proceeds of the sale of sites acquired and investments in Stock, would form the capital for the building schemes. The interest might be guaranteed at 3 per cent., and a Sinking Fund created from the rents to replace capital, the Stock being redeemed by periodical drawings at 5 per cent. premium. In this way the ratepayer would not be burdened with the repayment of the capital, and his liability as a security for the finance of corporate housing would be reduced to the one thirty-third part of what it is under the existing system of loan repaid by Sinking Fund. In the case of derelict sites whose owner had not been ascertained, the purchase money when drawn for paying off would be paid over to the Borough Fund, and thereby relieve the rates to that extent, and at the same time be capable of replacement whenever required if the rightful owner was discovered.

The existing powers of acquiring sites would not be interfered with if found more desirable. If this method were adopted, it would necessarily tend to encourage building enterprises, give an inducement to the various Workers' organisations to devote portion of their surplus funds to improving their own housing conditions, and would give the investor a secured 3 per cent. which with better housing and less vacant spaces would increase the ratable area, improve the health of the people and lower the expenditure on Poor Law Relief, Hospitals, Asylums, Prisons and the like public items of expense.

If the course of building with money obtained from the State is adopted instead of locally financing the undertaking, it leads, in my opinion, to very undesirable results. In the

first place a large portion of the fund is necessarily expended in the procedure leading up to the obtaining of the loan. The repayment becomes a very heavy burden on the ratepayer often in no better circumstances than the persons whose housing he is helping perhaps unwillingly to finance, and in this way may be the cause of a very serious check to industrial development. A loan repaid by a rate means of necessity the placing of the repayment of any deficiency caused by the cost of the enquiry, advances of the loan, etc., on the resources of the struggling ratepayer who is already paying for policing, lighting, road maintenance, poor law, income tax, rent, rates, etc., and as I have already pointed out adds the burden of having paid too high a price for the money which has been sought in the market in competition with short-term loans, big dividends, etc. This increase also falls on the already straitened ratepayer.

I have now in a somewhat hurried and sketchy manner endeavoured to show the way to acquire sites and obtain money to build on them and the persons to provide the buildings, and in this way I have sought to reduce the numbers to be municipally housed to the casual labourer and the very poor. I do not think that either of these classes should be encouraged to frequent cities by providing them with accommodation at what is a cheap rate, because if it is understood that a certain district is one where free or partly-aided housing is to be had it will necessarily tend to increase the applicants for such free quarters.

For the casual labourer I think that a certain number of block buildings providing board and lodging at a daily or weekly rate might be provided, and for the very poor the charitable public may be relied on within reasonable limits to come to their assistance.

In dealing with housing, particularly in the larger cities, the question always arises as to what should be done with a view to the improvement of houses originally intended for one family and now by change of circumstances occupied by two or more families. In my opinion such a state of occupation should not be allowed. If the families are entirely independent, the one or the other, each should be provided with separate kitchen, water supply, sanitary arrangements, etc., before any house is used for such accommodation. It is impossible to satisfactorily establish a series of houses within a house, each self-contained, and at the same time sharing in common any of the usual necessary offices. Wherever the system continues it should be the duty of the controlling authority to require that matters are so arranged that each family has a complete equipment of the necessary living accommodation, and the landlord or owner should be strictly controlled by bye-laws to provide a caretaker and keep in proper condition

any portion of the premises the subject of joint occupation. If the workers themselves were interested through their Trade Societies, Benefit Societies and the other means I have indicated in providing funds to help in the provision of proper houses I have no doubt whatever that they would realise that the greatest benefit to the individual and the community in general would be derived by the provision of a separate house for each family with adequate open spaces for playgrounds and recreation halls, baths, wash-houses, etc., common to the needs of the district. The results that would accrue from the housing of each family in a separate house are without limit. The first and most important, from which all others follow, is the fact that the house is for its occupier more than so many cubic feet of air space surrounded by brick and mortar with a certain or uncertain means of ingress and egress. It is a home. The centre of the life of a community, whether family, State, or nation, is the home, and it is impossible to expect home life, home interests and home industries to thrive and prosper in a house built originally for one family and occupied, as appeared in the evidence before the recent Commission in one case in this city, by 66 and in another by 97 occupants. If each family is provided with a house every member of the family occupying that house has a different outlook on every incident of the daily life from that of the dweller in a crowded tenement house, and many of the evils now causing anxiety and expense to the community at large would of necessity disappear. Apart from sentiment, if viewed at even from what is called the cold commercial standpoint, it is what is popularly known as good business to devote care and attention to the establishment of the home. Given proper housing, proper health and proper surroundings, the necessary result must be a changed view in the minds of both the present and the rising generation with regard to many things. The several sections of the community who have come together to aid in providing the houses will necessarily not let their interest stop there. The Trade Societies that I have assumed will help in providing the funds will of necessity be interested in the occupants of those houses and will naturally help to develop amongst the inhabitants the home or cottage industries connected with their trades, and capable of being carried on in spare time by the younger members. This early training must in time react on the efficiency of those young people when they later on join the large body of skilled workers. The establishment of such home industries will necessarily prevent street trading and abolish begging, and lead to countless other benefits.

Dealing with such a large question it is almost impossible to avoid on the one hand saying so much that by diffuseness

one is likely to obscure the object of interest, or on the other hand giving merely sketchy headings or outlines of the several branches of the subject. My desire, however, is to suggest for the consideration of the Society that the question though a big one is not too big to be capable of being dealt with, and satisfactorily so, by any community who take the matter in hand if they will approach it with the idea that it concerns each individual member, that it is not necessary to look for outside assistance, that such assistance has many disadvantages, and that each member of the community will be a distinct gainer by the provision of proper housing for all classes.

Though I have refrained from going in detail into the Acts of Parliament dealing with the matter, I think it would be well before concluding to spend a few minutes on the consideration of the Act which was passed in the year 1909 to amend the law relating to the Housing of the Working Classes; to provide for the making of Town Planning Schemes, and to make further provision with respect to the appointment and duties of County Medical Officers of Health, and to provide for the establishment of Public Health and Housing Committees of County Councils, which Act does not apply to Ireland. Part I. of the Act deals with the Housing of the Working Classes, and extends Part III. of the principal Act to every urban or rural district or other place for which it had not been adopted previously. It authorises the acquisition of land by a local authority by agreement, notwithstanding that the land is not immediately required for the purposes of that portion of that Act. It provides that loans made by Public Works Loan Commissioners to a local authority for any purposes of the Housing Acts shall be made at the minimum rate allowed, may be extended over a period of eighty years, and shall not on that account be fixed at a higher rate of interest. Provision is made with regard to loans by the Public Works Loan Commissioners to a public utility Society, which means a Society registered under the Industrial and Provident Societies Act, 1893, or any amendment thereof, the rules whereof prohibit the payment of any interest or dividend at a rate exceeding five pounds per centum per annum. Provision is made for payment in accordance with the consent of the Local Government Board of compensation awarded by one public body as payable to another such body instead of paying such compensation into Court. A local authority is authorised to lay out and construct public streets or roads on any land acquired or appropriated by them for the purposes of that part of that Act, and is authorised to contribute towards the cost of the laying out and construction of any streets or roads on any such land by other persons on the condition that those streets

or roads are to be dedicated to the public. The improvements on which capital money arising under the Settled Land Act, 1882, may be expended is in addition to cottages for labourers, farm servants, and artisans whether employed on the settled land or not extended so as to include provision of dwellings available for the working classes either by means of new buildings or the re-construction, enlargement, or improvement of existing buildings so as to make them available for the purpose if that provision of dwellings is, in the opinion of the Court, not injurious to the estate, and is agreed to by the tenant for life and the trustees of the Settlement. The provision by a tenant for life of such buildings at his own expense, if made with the consent of the trustees of the Settlement, is declared not to be deemed an injury to any interest in reversion or remainder in the land. Power is given to a local authority to accept a donation of land or money or other property for any of the purposes of the Housing Acts without the necessity of enrolling any assurance with respect to such property under the Mortmain and Charitable Uses Act, 1888. Power is given to the Attorney-General in cases, where he thinks fit to institute proceedings or to intervene in already existing proceedings with a view to their expedition. It is also provided that schemes whether initiated by trustees or directed by a Court with reference to any property required to be applied under any trusts for the provision of dwellings available for the working classes should be submitted to the Local Government Board whose recommendations should be received and considered with reference to the proposed scheme. The powers of the Local Government Board to enforce the execution of Housing Acts by local bodies, to limit the time within which schemes shall be carried out, and on failure of the local authority to carry out such work themselves, and the powers of County Councils to carry out the work of rural councils should the latter make such default are provided for. Provision is made for the putting in repair and keeping in a fit sanitary condition by the landlord houses let at certain rents, namely, at a rent not exceeding forty pounds in the Administrative County of London, twenty-six pounds in a borough or urban district with a population of fifty thousand or upwards, and sixteen pounds in the case of a house situate elsewhere. Extended powers are given for the making of bye-laws with respect to houses or parts of houses which are let in lodgings or occupied by members of more than one family where intended for the working classes. The procedure for closing orders and demolition order is amended as well as that with respect to Improvement and Reconstruction Schemes. A prohibition exists in the Statute against the erection of back to back houses, which by Section 43 are declared, if commenced to be erected after the passing of the

Act, to be unfit for human habitation for the purposes of the Housing Acts. Part II. of the Act deals with Town Planning, and provides for the preparation and approval of Town Planning Schemes in respect of any land which is in course of development or appears likely to be used for building purposes with the general object of securing proper sanitary conditions, amenity and convenience in connection with the laying out of the land and of any neighbouring lands.

In the expression land likely to be used for building purposes is included any land likely to be used as or for the purpose of providing open spaces, roads, streets, parks, pleasure or recreation grounds or for the purpose of executing any work upon or under the land incidental to a Town Planning Scheme, whether in the nature of a building work or not. The Local Government Board are authorised by the Act to prescribe general provisions for carrying out the objects of the schemes, and such general rules shall be deemed to be incorporated in every suggested scheme, except in such cases as a modification is contained in the scheme, and approved by the Local Government Board. These general provisions deal particularly with :—

1. Streets, roads and other ways, and stopping up or diversion of existing highways.
2. Buildings, structures, and erections.
3. Open spaces, private and public.
4. The preservation of objects of historical interest or natural beauty.
5. Sewerage, drainage and sewage disposal.
6. Lighting.
7. Water supply.
8. Auxiliary or consequential works.
9. Estimation or variation of private rights of way and other easements.
10. Dealing with or disposal of land acquired by the responsible authority or by a local authority.
11. Power of entry and inspection.
12. Power of the responsible authority to remove, alter or demolish any obstructive work.
13. Power of the responsible authority to make agreements with owners, and of owners to make agreements with one another.
14. Power of the responsible authority or a local authority to accept any money or property for the furtherance of the object of any town planning scheme, and provision for regulating the administration of any such money or property, and for the exemption of any assurance with regard to money or property so accepted from enrolment under the Mortmain and Charitable Uses Act, 1888,

15. Application with the necessary modifications and adaptations of statutory enactments.
16. Carrying out and supplementing the provisions of the Act for enforcing schemes.
17. Limitation of time for operation of scheme.
18. Co-operation of the responsible authority with the owners of land included in the scheme or other persons interested by means of conferences, etc.
19. Charging on the inheritance of any land the value of which is increased by the operation of a town planning scheme the sum required to be paid in respect of that increase, and for that purpose applying with the necessary adaptations the provisions of any enactments dealing with charges for the improvement of lands.

The Act provides for the making of procedure regulations dealing with applications to approve a scheme, power to enforce the scheme, the awarding of compensation in respect of property injured, and the recovery from an owner whose property has been increased in value of a sum not exceeding one-half of the amount of such increase. Limitation as to number, height or character of buildings to be erected on any area is declared not to be deemed to injuriously affect property. Power is given to local authority to purchase by agreement or compulsorily land comprised in such scheme. The Local Government Board is authorised in the case of default of local authority to make or execute town planning schemes.

Part III. of the Act deals with the appointment of County Medical Officers, County Public Health and Housing Committees, etc., and provides for the reference to such Housing Committee of all matters relating to the exercise and performance by the Council of their powers and duties as respects public health and the housing of the working Classes, except the power of raising a rate or borrowing money.

The County Council may promote the formation or extension of and may assist Societies on a co-operative basis having for their object, or one of their objects, the erections and improvements of dwellings for the working classes.

The County Council may for the purpose of assisting a Society, make grants or advances to the Society, or guarantee advances made to the Society upon such terms and conditions as to rate of interest and repayment or otherwise, and on such security as the Council think fit, and the making of such grants or advances is declared to be a purpose for which a Council may borrow money, provided that an advance made on the security of any property shall not exceed two-thirds of the value of that property.

Part IV. deals with commons and open spaces, and provides for exchange of lands used for such purposes, and the transference of common rights to the exchanged lands, and makes other detailed arrangements.

I have purposely refrained from dealing with statistics, and have treated the matter on general terms, as I have not confined my remarks to this or any other city. I have also refrained, except in the case of the one Act which does not extend to this country, from going in detail into the Acts of Parliament, whether public or private, governing the question. I have only endeavoured to show that the matter is one to be dealt with by any community who can under the controlling and guiding influence of the civic or other authority, either under the existing legislation or by the adaptation of the present or another Town Planning Act to their needs, house their citizens, lower their rates, improve their industries, and increase the general health and prosperity of the community.