

Planning problems of town, city and region: papers and discussions, Volume 2
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CUTTING THE ROOTS OF CONGESTION

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We lay out our model towns, our "Garden Cities," as Salt Lake City was laid out, providing for growth, destining the centers for business, the inner circle for homes and parks, the circumference for market gardens, the outer circles for farms and factories, and beyond that for pastures and forests. But what use is it to sow the good seed if at the same time we sow the weeds that will choke it? What use to plan for expansion if at the same time we force congestion?

Because of speculation in land we find the three-story tax-payer and the thirty-story "sky scraper" side by side, desirable corners and valuable sites held out of use, so that our towns are not like a heap of wheat, but rather like a weedy field. There is just one way to cure that, the way that is forcing itself into the budgets of so many countries and cities — New Zealand, Kiauchou, Vancouver, Alberta —and making a beginning even in conservative England, — the taxation of land values. That alone, carried to the point where it will penalize and strangle speculation in land, is the coming remedy, clearly and more clearly the logic of events, and the example of our neighbors is forcing us to recognize it.

We cannot, and we would not if we could, force the adoption of that remedy — "He that believeth shall not make haste." But in the meanwhile we can do much by simple commercial means to alleviate the evil. Improved transit is an excellent temporary measure; but in the end it increases the values of the central land and rewards still more, at the expense of the rest, those who are shrewd enough and rich enough to foresee and profit by the growing demand for room. Distrust of speculative land schemes and the scarcity of loans keep our people in our overcrowded towns. Even now hordes of our people would go "back to the land" could they borrow on that land enough to enable them to build homes on it, to improve it, and to make it valuable.

The remedy for congestion is to make it easy for the city dweller to establish himself in the country. The process must be automatic, not forced, and it must extend itself and not depend on promoters; it must be commercially profitable so that it will be general. Our own beneficent provision of homes can reach at best but a fraction of the people. If we are to accomplish a great change we must make the change reward the changers as well as the changed.

The main obstacle to going to the near-by country is that few persons can pay a speculative price for a lot and have enough left to build a house and lay out a

garden. And in the rural districts, they cannot get building loans; generally not even mortgage loans on the completed house. It seems strange that with the abundance of money in our great cities and in adjoining towns loans cannot be had, especially as loans are freely made on far distant western farm lands; but lawyers will not take half a day to look up loans in a rural district with which they are unfamiliar, for the sake of the extra one per cent that their clients can get. The Building Loan Societies near New York are nearly all in the hands of "insiders" who take up all the money that the Society affords. The big insurance companies once loaned recklessly on country property at speculative prices, and thereafter discontinued rural loans, and the local trust companies usually have a large part of their money drawn off to New York by those with whom they are connected.

There are thousands who have enough to get a lot or who would easily borrow it from relatives or friends if they could give assurance that it was not to be paid out in profits to some speculator. The business of making rural building loans can be done only by companies that make a business of it and apply business methods to it. A company is in course of formation in New York and such companies should be formed in every city; they will prove profitable and go further than any other immediate step to get the people back to the land.