

THE HOUSING OF THE NATION

BY

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With a Foreword by

THE RT. HON. NEVILLE CHAMBERLAIN, M.P.

Minister of Health

We have got to get rid of two things, the shortage of houses and the disgrace of the slums.'—RT. HON. STANLEY BALDWIN, M.P. (Albert Hall, 4th December, 1924)

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THE HOUSING OF THE NATION

First Impression April 1927
Second Impression September 1927
Third Impression (Westminster Library) January 1928

*Made and Printed in Great Britain by
The Camelot Press Limited,
London and Southampton*

TO MY WIFE,
THE GREATEST EXPERT I KNOW IN THE
ART OF HOME-LIFE,
I DEDICATE THIS BOOK
FOR THE BUILDING UP OF HOME-LIFE
THROUGHOUT THE LAND

A little house, a quiet wife,
Sufficient food to nourish life,
Most perfect health, and free from harm,
Convenient cloths to keep me warm.
The liberty of foot, and mind,
And grace the ways of God to find.
This is the summe of my desire,
Until I come into heaven's quire.

—ROWLAND WATKYNs.

AUTHOR'S INTRODUCTORY NOTE

IN the many discussions of health questions during the past eight years in the House of Commons, it was a matter of the utmost difficulty to discover the experience and measures on which they were based, or the collateral measures with which in practice they must be related. Outside the House the public at large is directly concerned and greatly interested in the parlous conditions of housing, but finds it difficult to appreciate the national problem in all its aspects or to understand the action proposed or taken, whether by private members, Government or Opposition. Even lawyers and Local Authorities find difficulty at times in interpreting and administering the housing code ; so that the willing ratepayer and the ardent social reformer are in distinguished company in their perplexities.

It is hoped that this book may be found useful by all concerned in bringing together in right proportion the main facts and factors in the housing of the people, the general considerations affecting each issue and the successive steps taken by each Government in turn to solve an almost insoluble problem. It is but a handbook, a guide—in the true sense a political guide—which aims at outlining the right policy of prevention and cure for evils which endanger the whole body politic. I hope it may be as useful to my colleagues in the House of Commons, and to all to whom may fall the duty

or the opportunity to instruct and encourage public opinion on housing matters, as the writing of it has been to myself. It is on public opinion and personal determination that the solution must in the end depend.

I would with all gratitude acknowledge help from many friends—and not least from some who prefer to remain unknown; from colleagues in the House and out of it; from Lieut.-Col. Levita, Chairman of the Housing Committee, Mr. Frank Hunt, Valuer, and Mr. Topham Forrest, Architect of the L.C.C., Mr. J. P. Orr, C.S.I., C.B.E., late Director of Housing of the L.C.C., Mr. A. T. Pike, Secretary of the G.C. & T.P.A., Mr. Enoch Hill, Managing Director of the Halifax Permanent Benefit Building Society, Ltd., Mr. A. Goddard, Secretary of the Surveyors' Institution, Mr. T. Speake, Sanitary Inspector of Shrewsbury; and, not least, those whose melancholy duty it is in Government departments to furnish out of their all-embracing knowledge the replies to Members' questions in the House of Commons. To Mr. Neville Chamberlain my thanks are especially due for his finding time in the midst of the exhausting duties of his office to read the book in proof and write the Foreword, giving it the cachet of the Minister who has contributed, and will be recognised in future to have contributed, more than any other statesman to the eventual Housing of the Nation.

FOREWORD

BY

THE RT. HON. NEVILLE CHAMBERLAIN, M.P.,
MINISTER OF HEALTH

THE housing problem, which has so long troubled the national conscience, has now reached a stage when a review of its history, progress and future is opportune, and Colonel Fremantle's book, which sets out the conclusions of a highly competent and experienced observer, will be welcomed as a valuable contribution to the literature of the subject.

In contemplating the situation with which we had to deal after the war, it should be remembered that our difficulties, perplexing and almost overwhelming as they appeared, were not entirely or chiefly of our own making; they have largely come down to us as an evil legacy from days when sanitary science was in its infancy, when industry was multiplying its activities at a pace which far out-ran the methods of control in vogue at that time, and when standards of living were much below those to which we have become accustomed to-day. To this inheritance of houses which have outlived their generation has been added the drying-up of the building industry under the paralysing influence of the Great War. It is no wonder that the results have been such as to appal the nation, which sees the highest form of civilisation degraded and shamed by conditions compared with which those of the savage in his grass hut,

surrounded by the forest or the open plain, seem infinitely preferable.

So far as new building is concerned, we can fairly congratulate ourselves upon the progress that has been made. Private enterprise has been re-established, and the output of houses is now far greater than ever before. In fact, it may safely be said to exceed the normal annual needs of the country by 100 per cent. Without undue optimism, therefore, we can anticipate that, within no very protracted period of time, the overcrowding, which has been the most serious feature of the situation, will have been overcome. Colonel Fremantle has followed other investigators in attempting to estimate the needs of the future. With all respect to him, I venture to doubt whether these calculations are of much value. The needs of the population are not to be measured merely by numbers. Other factors, economic, local, social, traditional, come in, and any estimates which do not take account of these are apt to be upset with disconcerting abruptness.

I think, then, that it is rash to commit ourselves to the view that any particular number of houses is yet required to overcome the accumulated shortage. I prefer, in this instance, to adhere to the dictum of Carlyle: 'Our grand business is not to see what lies dimly at a distance, but to do what lies clearly at hand.' For when overcrowding has ceased to exist, except as a local and temporary phenomenon, there will still remain the problem of the slums, and the housing of the people in our great towns.

This is the last, and perhaps the greatest, housing task before us. It cannot be too often, or too emphatically, stated that the housing of the people is

not merely a building problem. It is my deliberate opinion that much of the trouble which in the past has led to carelessness and destructiveness on the part of slum tenants, followed by deterioration of property and the lowering of the general standards of the neighbourhood, has been due to faulty management. The management of small-house property is a task requiring tact and sympathy, as well as technical knowledge. It is admirably performed by trained women, and I am convinced that in this direction there is room for an interesting and valuable extension of the sphere of women's usefulness.

I have before now expressed the view that one of the most serious obstacles to the application of proper methods of management to small-house property, on a scale large enough to give full scope to its benefits, is the fact that the ownership of such property in the dark places of our large towns is generally divided up to a bewildering extent. On the other hand, I should contemplate the management of great areas of this kind by the Local Authority with considerable misgiving. It may be that a solution of the difficulties may be found in some middle course, but at the moment it is sufficient for my purpose to point out that for an indefinite period we must anticipate that a very large population must continue to live near their work in the industrial centres, and that whether they are housed in cottages or in flats, management must still be the root of the matter as a social problem.

I am glad to note that Colonel Fremantle has given a good deal of attention to the subject of town planning and the special development of the town planning associated with the garden cities of Letchworth

and Welwyn. Public opinion moves slowly in this country, but every year sees a wider realisation of the truth that the planning of undeveloped areas, and the re-planning of those whose development has been allowed to grow haphazard, is the only way of avoiding incalculable waste in the future. The regional plan, which in some cases covers hundreds of square miles and includes the areas of numerous Local Authorities, is coming to be the rule in the spaces between the more progressive towns in the industrial districts; and there is at last good ground for hoping that Greater London itself will take in hand the problems which in its case are more serious and more urgent than in any other part of the country. As for garden cities, it is not surprising that they should still lag behind, for they need more than co-operation; they require capital, and capital is shy of new enterprises until confidence is fully established. But those which already exist are their own best propagandists, and perhaps before long it may be possible to formulate that policy for which Colonel Fremantle asks.

The Conservative and Unionist Party has good reason to be proud of its housing record. In the country districts, I believe the Rural Workers' Housing Act will prove a valuable addition to our legislation, and the growth of owner-occupiership, under the Act passed in 1923, is a source of deep satisfaction to all who believe in cultivating independence and self-reliance among our people.

In the work that has still to be done, I am sure that housing reformers will find Colonel Fremantle's book an invaluable source of information and guidance, and I cordially commend it to their notice.

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CHAPTER I

THE PROBLEM

The Housing Problem

THE housing problem is no new thing. In all past ages the lowest grades of the people have lived in hovels. The slums of our towns date at least from the industrial revolution and the demand for cheap labour in the factories. In London overcrowding was worse before the war than it is at present.¹ What is new is not the problem, but the growing public realisation of the problem and the growing demand for higher standards, both good things of themselves. The war intensified the difficulties born of past neglect and, further, with the return of the armies, brought them home with a new meaning to public sentiment ; while, again, the woman voter has begun to assert herself in a field which is especially her own.

But can we say that our problem is yet fully realised? Good housing is one of the vital needs of the nation ; but it is difficult for one who has not lived in a slum, or perhaps has not even entered a house in a slum area, to understand what life must mean under such conditions. Let us first boldly face the facts and effects of bad housing at its worst.

¹ The number of persons living more than 2 per room in London was, in 1911, 17.8 per cent. of the total private-family population, and, in 1921, 16.1 per cent. The corresponding figures for the whole country were 9.1 (1911) and 9.6 (1921).

It has been said that a nation will be what its homes make it. Are our homes breeding good and happy citizens, or are they breeding disease, misery, immorality, crime, revolution?

If you read the history of housing from the days of the cave-dweller you can trace in it the gradual emergence of the idea of 'the home' as something with a bigger meaning than a mere refuge from the weather. You have only to glance through the catalogue of a large general store to realise how many of our industries exist for the sole or part purpose of enriching the home and the life of the home. The home, with all its influences on health and character, its inspirations and consolations, plays a big part in the individual lives of most of us. And let us not forget that it is the homes of the people which make or mar the character and prosperity of a nation. They are the real primary school of its children, and a great stabilising influence in its social life.

It is worth while, surely, to pause a little over this reflection that for a large section of the working-class there is really no such thing as home. Home life has no meaning for them. They have no part or lot in such things.

Writing on Good Friday, revising on Armistice Day, one can conceive no severer condemnation of Christian civilisation and discipleship, nothing more repulsive to officers and men who served together in the war and to the nation whom they served, than the conditions in which masses of our countrymen, battalions of men who fought with us, are housed. Herded together, family upon family, in the same tenement, in the same room, what chance have they

of life worth having in houses, meanly built, crowded round courts, dark, dingy and out of repair, too often dirty and verminous from generations of tenants past, destitute of light and air, devoid of the necessary equipment for domestic needs, packed tight to help pay the rents that even such accommodation can command?

The Results of Bad Housing

In the first place, disease flourishes in such surroundings. We must not rely too much upon crude statistics, since the results which they show are due to a multiplicity of causes. But the following figures, for instance, are striking enough to demand attention.

In two artisan areas in Birmingham, containing over 30,000 houses apiece, the birth- and death-rates for the years 1912 to 1916 were :

<i>Rates per 1,000 per annum</i>	<i>Bad Housing</i>	<i>Fairly Good Housing</i>
Birth-Rate	33	24
General Death-Rate	21	12
Infant Mortality (per 1,000 infants born)	171	89
Death-Rate from 'Consumption'	1.95	1.11
" " " Measles .. .. .	.83	.24
" " " Diarrhoea	1.46	.36

The following further figures relate to typical slum areas :

<i>Local Authority</i>	<i>Death-Rate</i>		<i>Death-Rate from Tubercle</i>	
	<i>In Whole City</i>	<i>In Slum Area</i>	<i>In Whole City</i>	<i>In Slum Area</i>
Wakefield C.B. ..	15.30	23.80	1.49	4.70
Hull C.B.	14.30	32.80	1.36	2.60
Exeter C.B.	13.08	29.64	1.36	2.70

In the second place there follow debility, lessened personal cleanliness, depression and weariness, with reduced resistance to disease. 'The breeding-ground of tubercle,' said the President of the British Medical Association in 1923, 'is the sunless, airless, overcrowded and insanitary slum areas of our great cities.' The Royal Commission of 1885 on Housing estimated the consequent loss from simple exhaustion in badly housed districts at an average of twenty work-days in the year. They reckoned that 'the general deterioration in the health of the people is a worse feature of overcrowding even than the encouragement by it of infectious disease.'

In the third place, mental rest is impossible under such conditions, whether for the weary mother, for the husband or for the children. Lessons cannot be prepared at home nor reading nor handwork encouraged. Family life can hardly exist. The contrast with the homes of the more fortunate classes is so obvious, extreme and persistent as to make of slum houses a most practical school of Socialism and discontent, which, deaf to all other reason, preaches the duty, if need be by violence, to demand some measure of equalisation and redress, if only in the interest of the rising generation. What humanity, what patriotism, is proof against the natural, urgent appeal of such an argument?

But, fourthly, whereas the mental and material disadvantages of overcrowding need no emphasis, even more grievous is its deadly moral effect. In London alone, of a population of $4\frac{1}{2}$ millions, at the census of 1911 there were 758,786 persons, at that of 1921, 683,498, living more than 2 per room. Consider what this means in detail. To quote bare

facts, typical, not exceptional, in many areas, as reported by Medical Officers of Health :

A. House of one living-room, one bedroom, occupied by father, mother, 4 adult sons, 2 daughters, one with her husband and baby, and 1 adult male lodger.

B. Cases of 8, 10, 12, 16 people in two-bedroomed houses ; of man, wife and 7 children in one room.

C. A one-roomed house, father sharing bed with mentally defective daughter, who had an illegitimate child of 10.

What morality is possible under these conditions ? And these are conditions which exist to-day by the thousand, and may well exist in any one overcrowded house or tenement, brought to our notice as 'requiring attention in due course' and generally thereafter pigeon-holed. We may pass them every day when we walk to the station, and know nothing of their existence. But they are there. And the community—you and I and others—are partly to blame, partly responsible for their continuance.

The Three Parts of the Housing Problem

The problem of housing, as distinct from town planning, consists of three main parts, corresponding with the first three parts of the Housing Act of 1925, which contains the permanent law of housing. It will be convenient to keep to this classification, because housing administrators are accustomed to refer, for brevity, to schemes under the Housing Acts as 'Part I. Schemes,' 'Part II. Schemes' or 'Part III. Schemes.' In later chapters

an account will be given of the powers of Local Authorities under these three parts of the Act, but in this introductory chapter it may be convenient to give some description, under the same headings, of the nature of the housing problem which we have to face.

PART I. deals with individual insanitary houses, and one of its most important provisions enables the Local Authority, by insisting on proper repairs, to arrest the progressive wastage of property which is building up the housing problem of the future.

The life of a good working-class house should be about 100 years ; some eighteenth-century cottages are still sound. But many a well-meant house reaches its limit of usefulness at the half century and, failing repair, on which the owner is sometimes loth to spend money, gradually becomes a slum house. Many at an earlier stage may become dangerous or incapable of economic repair.

The insanitary house is a slum in miniature. It may be found in the midst of good property or it may be a constituent element of a slum area. In some cases it is the site or original structure or planning of the house which is to blame. A house without a damp-course—and few working-class houses had them fifty years ago—on a damp site is bound to be unhealthy, for a brick will absorb as much as a pint of water ; unplastered walls become soaked through with rain ; faulty guttering to the roof adds to the dampness. Deficient window-space, again, cuts down the daylight essential to health and cleanliness within.

Defective arrangements for ventilation, lighting, heating, cooking, water-supply, drainage and

refuse-disposal, and defective closet, bathing and washing accommodation are among the many factors which make a house insanitary. They may be due to an original low standard of planning, construction and equipment, or to subsequent breakages and wear and tear which have not been made good.

The list of common defects, due to neglect of repairs by the landlord or to the carelessness or ignorance of tenants, is too long to set out in detail. The yard paving is broken, roofs damaged, wall-pointing defective; the plaster is cracked, wallpaper in dirty tatters, floor-boards or window-sashes perished and banisters gone; doors are warped, flues or ventilators stopped up, grates broken; all is begrimed; and, above all, vermin, once introduced by a single unsuitable tenant or even temporary lodger, is almost ineradicable. These defects, unhappily, are all too common, and it needs both imagination and sympathy to realise the conditions of life of the many families condemned to live in such houses.

PART II. deals with the clearance or reconstruction of *unhealthy areas or slums*. The word 'slum' is of unknown parentage and uncertain meaning, perhaps connected with the word slump—a boggy place—and the German *Schlamm*—mud—but defined in the dictionary as 'a squalid, dirty street or quarter in a city, town or village, inhabited by the very poor, destitute or criminal classes.' A slum may be simply an aggregation of insanitary houses, or it may have other unhealthy features not connected with the houses themselves, but rather with their grouping on the site or their surroundings.

Students of housing will find in Section 35 of the

Housing Act, 1925, a detailed description of what is meant in practice by an unhealthy area or slum, and it will be seen that such an area may be characterised, not merely by the existence in it of insanitary houses, but also by 'the narrowness, closeness and bad arrangement or bad condition of the streets and houses or groups of houses' therein.

Congestion of houses, blocking out light and air, is a common feature of a slum area. Back-to-back houses, the building of which was prohibited by the Housing, Town Planning, etc., Act, 1909 (now incorporated in the Housing Act, 1925), are especially vile. Such a method of building prevents through-ventilation, halves the sunlight, abolishes the useful back-yard, and makes the proper provision of airy larders, sculleries, closets and ashbins difficult, if not impossible. In Leeds there are 72,000 such houses out of 113,000 houses scheduled as unhealthy; in Birmingham there are 44,000; in Bradford 33,000.

Under the Act of 1924 houses which are to qualify for subsidy must not, except with the consent of the Minister, be built at a greater density than eight to the acre in agricultural parishes, and twelve to the acre elsewhere. In slum areas there are sometimes as many as 180 houses and over 900 persons to the acre. Width of road, or open space, in front and back should be equal to the height of the house. An undue height of building in proportion to the width of the street is an abomination, stealing light and air from its neighbours, and is not allowed under State housing schemes.

PART III. deals with the provision of new houses, the need for which may be estimated by the extent of overcrowding. We shall meet with overcrowding

and its effects in connection with all three parts of the housing problem ; but we refer to it now in our summary because overcrowding, as well as the need for real homes, to which we have referred, is the call for action under Part III. ; and it is only by the building of new houses that overcrowding can be abated.

For census purposes overcrowding in England and Wales is reckoned at 2 or more persons per room. Even at this standard, in the 1921 census there were in London 683,498 individuals overcrowded out of $4\frac{1}{2}$ millions, or 16.1 per cent., while 147,591 of these were living at a density of occupation of more than 3 persons per room, and 30,904 at more than 4 per room. Even in the comparatively well-housed county of Hertfordshire, 11,655 persons, or 3.7 per cent., were living more than 2 per room. In Glasgow there are 40,000 single-roomed dwellings, housing 132,000 persons, and two-thirds of the inhabitants live in dwellings of only one or two rooms. Over the whole country one-tenth of the population live in dwellings overcrowded to the extent of 2 per room.

Overcrowding by itself does not make a slum, in the technical sense, but it is clear that the continued overcrowding of houses, apart from its other evil consequences, is bound to result in the progressive deterioration of property, and, eventually, in the creation of new slums.

Certain Axioms Must Be Recognised

(1) Crowding of several hundred persons to the acre may be due to housing in perfectly sound

tenements, five or more floors high. It is not a measure of urgency or of insanitary housing as commonly understood. But it has a definite bearing on other problems, such as traffic and street congestion and the spread of infectious disease.

(2) Overcrowding is in large measure due to economic pressure from above, to the demand in every class for smaller houses, from Devonshire House downwards.

(3) This change of demand in the so-called upper and middle classes is due to smaller families, to less domestic hospitality, to the difficulties of domestic service, to the needs of economy, expressing itself in a smaller and more elastic standard of housing.

(4) As the new needs of those able to afford them are directly and more adequately met by private enterprise, so will existing accommodation be released and overcrowding at the foot of the housing ladder be correspondingly relieved.

(5) Bad housing is far more deleterious to the young than to the old, and far more in the unnatural, congested life of cities than in the healthier circumstances of rural life.

(6) Housing generally is immeasurably better now than in courts and alleys a century ago, before sanitary science was studied or was recognised by law. Fashions will change ; new devices be introduced ; but, while we may expect a gradual raising of standards, the basic needs are now understood and for the most part provided in all new houses.

(7) Standards of housing have risen, both in essentials and in costly amenities, especially for the poor. Higher standards are becoming more

generally appreciated with the spread of education and public information. But supply and ability and willingness to pay have not kept pace with the demand.

(8) Standards should distinguish between necessities and advantages ; when stated in public, they often fail to recognise the limitations of the overburdened housewife and the actual desires of the workers, the aged couples and the single old age pensioners.

(9) Many advantages, such as baths and parlours, rightly demanded in the standard workman's house of to-day, are of little use to careless tenants who neglect, foul, abuse and ruin them. They may, however, be of use to their children ; and for parents and children alike good housing, well-equipped, has a certain educational value.

(10) Bad housing is mainly a question of poverty. The poorest live in the worst houses because, other factors being equal, they are the cheapest ; those who least appreciate the refinements of life will benefit least by good housing ; those who have least social standing amongst their fellows will pay least for their housing in proportion to their income. The poorest and worst houses, therefore, have the hardest wear and can least stand it ; they deteriorate rapidly ; patchwork is then of little use.

(11) Bad housing and the personality of the tenant act and react on each other ; cause and effect cannot be separated. But the effect on children, direct and indirect, is such as neither the State nor humanity will tolerate.

(12) Crude statistics, comparing density or overcrowding in contrasted areas with death-rates or other evidence of ill-health, do not allow for differences of age and birth-rate, means and character, habit, intelligence and education, nor for surroundings, nor for public institutions in the contrasted areas. Good tenants are of the stuff to have better health and a lower death-rate than bad tenants, even in similar houses. Common sense and a well-proportioned experience, without bias, are a surer guide than statistics.

(13) People prize property of their own, and look after it far better than property provided by employers, philanthropists or the State. Independence in provision for one's own needs is as much to be desired and encouraged in housing as in clothing or feeding; and wage-standards, where possible, must allow for it.

(14) The benefits of good housing are insufficiently appreciated by the less enlightened tenants; but it is to the interest of the State to secure at once a good, if simple, standard for all new houses in the interest of the young, who are being educated to expect and make good use of them during the hundred-year lifetime of such houses.

(15) The small builder is the basis of national housing; he can increase the supply of workers and improve output better than big contractors or Local Authorities and beyond the dreams of printed statistics.

(16) A well-built house, like an umbrella, need never wear out, given proper care and a supply of spare parts.

The Proper Spirit

There is one more word to be said in conclusion of this chapter. In what spirit shall we approach our inquiry?

Housing is an economic problem. We have to ask ourselves: How can houses be built most cheaply and most quickly? To what extent does the law of supply and demand apply to them? Who shall pay for them? Under any scheme for the providing of houses, who ultimately pays? If the provision is neglected, again, who pays?

Houses are a necessity to health, a necessity to industry, a necessity to peace. If we cast our bread upon the waters, shall we find it after many days?

Housing is an economic problem, but it is not merely this. Houses are commodities, built and then sold or rented; but, more than that, they are homes of people, and in home there is the potentiality of many things.

Some day we may hope that all will appreciate the value of good housing; will make the necessary sacrifice to provide it, at least for their children; will be able and willing to earn the means required for it. But it is idle to expect people to appreciate even the necessities of the future, as a restrained but intelligent foresight may see them, if they have never been in a position even to dream of them. Moreover, to thousands who do intensely appreciate and desire them, present conditions put adequate housing out of their reach.

Sound policy directs that the community should assist in so vital a provision for the nation with the

strength of its common resources, its credit and, if need be, its purse ; but that in doing so it should treat the present demand as part of the constructive effort for restoring and raising the working efficiency and contentment of the nation after the war. It must do so, not as a disguised charity, leading to a new form of pauperism, but as a generous stop-gap, definitely limited to the necessities of the new era and designed so as to encourage private enterprise and independence in every quarter.

Common sense, imagination, sympathy—we shall need all these. Let us see that our common sense be not careless, our imagination reckless or our sympathy uncontrolled.

CHAPTER II

THE POLITICAL HISTORY OF HOUSING BEFORE THE WAR

THE following brief historical note gives the basis of the political problem up to the war. In 1838 the Poor Law Commissioners received reports from Drs. Arnott, Kay (afterwards Sir James Kay-Shuttleworth) and Southwood Smith, on the causes of sickness and mortality in London. In 1839 Lord John Russell, the Home Secretary, appointed a Royal Commission, whose secretary, Edwin Chadwick, at their instruction, produced in 1843 his historic *Report on the Sanitary Conditions of the Labouring Classes of Great Britain*. As Chadwick was the pioneer of sanitary housing in theory, so was a Conservative M.P., Lord Ashley, afterwards seventh Earl of Shaftesbury, its pioneer in practice. The 'Metropolitan Association for Improving the Dwellings of the Industrial Classes,' founded in 1841, and the 'Labourers' Friend Society,' with the Prince Consort as president, led the way in voluntary philanthropic effort. The Shaftesbury Act of 1851 for the provision by Local Authorities of lodging-houses for the working classes, male and female, single or in families, was the first of a long series of Housing Acts to be credited mainly to Conservatives and to the Conservative and Unionist party. Mr. Torrens's Bill of 1866 'to provide better dwellings for artisans and labourers,' passing into

law in 1868 ; Sir Richard (afterwards Lord) Cross's Acts—1875 and 1879 ; the address from the House of Lords to the Crown, moved by Lord Salisbury ; the consequent Royal Commission of 1884, on which the late King Edward sat as Prince of Wales ; and the legislation by Lord Salisbury's Government, within a month of taking office in 1885, were the early stages in a movement which gradually accustomed the State to apply its powers in aid of housing, where private enterprise could not compete.

The Housing of the Working Classes Act, 1890—known till 1925 as 'The Principal Act'—consolidated and greatly extended the housing powers of the State and the credit of the Unionist party in sound and effective social reform. Part I. enabled Local Authorities with Ministerial sanction to clear insanitary areas, paying compensation to owners, and to carry out re-housing schemes, either on the cleared sites or elsewhere. Part II. enabled Local Authorities to deal with obstructive or insanitary single houses or groups of houses by notice to repair or by closure, and, after three months, demolition. Under Part III. Local Authorities might buy land by compulsory purchase and build houses, on the security of the rates, either for letting or for sale.

Clearance of slums and re-housing of the people displaced was begun under private Acts in Liverpool in 1864 and in Glasgow in 1866 : and carried on under the Torrens, Cross and Principal Acts, mostly in some thirty of the larger towns and cities. In London £2,395,629 were expended by the several Local Authorities in the forty years up to the war

in clearing 104 acres which had housed 48,525 persons. Glasgow spent nearly as much. But by 1911 this still left in London 24,170 insanitary or congested houses to be dealt with in over 1,800 slum groups, housing 184,000 persons; and in all but the large towns little was done. The cost of compensation for the inflated values of slum property was almost prohibitive. Much was done by private owners either voluntarily or under notice to repair or closing orders. Several towns made good use of the piecemeal reconditioning methods of Part II., in addition to or in place of the wholesale clearance of Part I., the relative costs to the ratepayers being stated as 15s. per head so housed under the former methods at Birmingham, and £56 per head under the latter method at Liverpool.

It was shown too that much could be done by the personal influence of voluntary helpers who understood the difficulties and the needs of the tenants. Miss Octavia Hill's pioneer efforts in Marylebone from 1867, first as purchaser, then as voluntary agent for slum property, went to the roots of the problem. In weekly visits for collection of rents, defects were discovered and action taken in time, but only in return for an enlightenment of the tenant as to the part he should play in making the best of his house or rooms. 'The people's homes,' she wrote of the worst, 'are bad partly because they are badly built and arranged; they are tenfold worse because the tenants' habits and lives are what they are. Transplant them to-morrow to healthy and commodious homes and they will pollute and destroy.' By devoted personal service—the secret of effective work among the poor—

she improved both property and tenant, inspired a movement and showed the financial and practical value of sympathetic house-management, which needs stressing at a time when more dramatic measures are under consideration.¹

A minor measure of considerable value was Mr. Joseph Chamberlain's Small Dwellings Acquisition Act of 1899, based on Sir F. Wrightson's Bill of 1893, enabling Local Authorities, if they adopt the Act, to advance workmen eighty per cent. of the value of a house for them to purchase for occupation. Further reference to this Act and its subsequent amendments and to the action taken under it will be found in Chapter VIII., p. 57.

Other useful Housing Acts were passed in 1900, 1903 and 1909. The Housing, Town Planning, etc., Act of 1909 especially, the last Housing Act before the war, improved the machinery under previous Acts and introduced new powers, by which Local Authorities might draw up a town-plan for any part of their area not yet built up, and so might regulate the broad lines of future building development. With this subject we shall deal later (Chapter XIV., p. 145).

But for forty years before the war much improvement of insanitary conditions had been secured by the developing system of public health administration, especially through 'The Magna Charta of public health'—the Public Health Act of 1875—in which powers were given to deal with overcrowding and other conditions found to be 'a nuisance or injurious to health.' The Public Health

¹ For further developments of this scheme, see pp. 91 and 99.

Act of 1875 was passed by Disraeli, whose opponents accused him of a 'policy of sewage.' But to him, as he stated at the Crystal Palace in 1872, 'the health of the people was the most important question for a statesman.' This Act and the Housing Acts of 1890 and 1909 in their repairing sections constituted in the long run the most important factor of all in constructive housing reform, on account of the measures for preventing the root-causes of bad housing. For not only do they give Local Authorities power of inspection, of demanding improvement and, as a last resort, of declaring a building unfit for habitation and closing it, but they throw on the owner of houses let to the working classes the constant duty of keeping them in repair. Not only do they give ratepayers power to complain to the Ministry and the Ministry power to secure action by a negligent Local Authority, but they throw on the Local Authority the duty of securing under by-laws the proper construction, draining and cleansing of streets, and the proper construction of houses. Thus in one year just before the war 36,256 houses in towns and urban districts were made fit by the mere issue of or intimation of intention to issue closing and demolition orders; while the number of houses in which improvements were secured was in all ten times as great.

Yet one further measure of great political importance in the strict sense must be credited to the Unionist party. By the Local Government Act of 1888 the late Lord Salisbury introduced a new, larger and more responsible form of local government in the County Councils. They, with their

County Medical Officers of Health and other officers, draw on a larger field of experience and demand, authority and resource than the small Borough, Urban and Rural District Councils which are technically and in first instance the 'Housing Authorities.' They have powers of inspection, report and complaint to the Ministry, and have already in many counties become a useful factor in levelling up the action of passive or retrograde Local Authorities, although as yet their power of acting in default of such authorities has been little enforced. In other counties they have been less successful; but with the extension of local government, and the increase of political sense and experience in the community, much may be hoped for in the further development of the County Authority.

If wisely adapted, revised and enforced as required, these measures secure the quality of all future housing, as apart from the other side of the problem—the quantity and cost.

As to new building, although something was done by Local Authorities before the war, it was private enterprise, without State assistance, which undertook the main provision—99 per cent. of all new houses up to 1910 and 95 per cent. in the last few years before 1914. In some cases working-class houses were built to order, more especially by agricultural landowners; sometimes by other employers. But for the most part the speculative builder—usually a man of small capital, working locally with a small local staff—would build a few cottages at a time to sell, and with the proceeds of the sale would finance his further building.

Persons of the higher wage-earning or smaller salaried class would buy either for their own occupation or for letting, usually borrowing the money over and above the first £50 or so from the so-called building societies, bodies which, in pre-war years, advanced on mortgage for house-building over £9,000,000 a year in the United Kingdom and some £2,000,000 a year in London alone. It was a common practice to buy a few houses to let as a visible favourite form of investment, not least in country villages. It is these small owners—or rather their several successors in course of time—whose property is most liable to fall slowly behind in decorations and repair; for it often provides an essential part of an inadequate income for an old pensioner, retired tradesman, invalid or widow without other resources.

But for the poorest and most casual classes it has always been and will always be impossible to provide new houses at an economic rent; they naturally succeed to the oldest and worst houses available. So as the years go by, the fashionable quarters go down-hill in the social scale; Aldgate moves to Bloomsbury and Bloomsbury to Mayfair. The wealthy merchant's house in Aldgate of the eighteenth century holds in the twentieth a dozen families, and in its old age is the centre of a slum.¹

We have no exact figures showing the actual number of new houses built annually before the war, but returns published by the Board of Inland Revenue show that the net average annual increase

¹ Interim Report (30th March, 1920, p. 2) of Mr. Chamberlain's Departmental Committee on Unhealthy Areas.

of houses of £20 rateable value and over during the fourteen years ended 1914 was 29,730. The corresponding figure for houses under £20 rateable value was 71,955. The full figures are given in Appendix I., Table A, p. 179.¹

A reference to this table will show that after 1909 there was a marked decline in the number of houses built annually. To meet this diminution, and to house the ever-increasing population, houses were patched up, however old and unfit, rather than that they should be closed or demolished. The decline in building may not have been solely due to Mr. Lloyd George and the People's Budget of 1909. But this Budget, with its taxation of 'unearned' increment—increment due to enterprise which risks much and often loses all—undoubtedly dealt a heavy blow at enterprise in housing development; while the housing standard demanded—and to some extent required by by-laws—had increased beyond the will or power of the wage-earner to pay for it. Moreover, the State had entered the business as a competitor, with the dice loaded in its favour, the unlimited purse of the rates behind it in case of ultimate need, especially in the large cities which provide the larger and most profitable field of business for house-builders. Meanwhile those who had hitherto been the mainstay of the speculative builder by investing their savings in his products had been gradually learning the increasing obligations laid on the house-owner and the value of more profitable industrial, or more

¹ The average annual increase in population, 1900-14, was 336,987, requiring, at an average density of 4.6 per house, 73,258 houses a year.

secure gilt-edged, securities for investment ; and still more had learnt to ensure their own future by popular forms of insurance. And so the war found the main source of supply of houses for the working classes rapidly drying up.

CHAPTER III

DURING THE WAR

IN August 1914 the war shut down house-building for five years. Schemes begun were for the most part completed; but no fresh schemes were sanctioned or prepared, and the building trades, reduced by the calls of active service and munition factories, were focused on to the immediate needs of war. Even in London, with its temporary increase of population, there was only a net addition of some 30 houses—144 rooms, to be precise—in 1915-16, apart from 12,471 rooms, mostly in hutments, provided by the Government for their workers at Greenwich and Woolwich. The total value of new houses approved by Local Authorities fell from £5½ million in 1914 and £2½ million in 1915 to £866,000, £410,000, £240,000 in 1916, 1917, 1918. By the order of 14th July, 1916, the approval of the Ministry of Munitions was required for new buildings.

In 1916, in the middle of the war, the Government realised that a serious housing problem would face them on the demobilisation of the armies, and decided to take steps to meet it. A Royal Commission in 1917 showed in full the monstrous conditions in Scotland, and successive Presidents of the Local Government Board—Mr. Walter (afterwards Lord) Long, Lord Rhondda and Mr. Hayes-Fisher (afterwards Lord Downham, and

Chairman of the L.C.C.)—took up the problem in earnest.

Needs

An estimate of the probable shortage of houses could alone show the extent of the problem. Many interpretations were possible of the term 'need of houses.' It could be confined to actual shortage of dwellings under a fixed standard of overcrowding; there could be added to this number an estimate of houses absolutely unfit for habitation or an estimate of the still larger number falling below some more desirable standard of fitness. On the other hand, in connection with the Rent Restriction Acts, it may be more narrowly interpreted as the number required to re-establish free trade in houses and render State interference with rents unnecessary. In consequence, estimates of need varied greatly according to the bases taken.

The advisory Housing Panel of the Ministry of Reconstruction, in their report to the Minister in October 1917, estimated that if the war terminated in that year the Government would be confronted with an urgent building programme for 1918 of 300,000 houses. They further implied that this number did not approach the full need.

The 'Joint Committee on Labour Problems after the War' estimated in 1917 that 1,000,000 houses would be required, and put the cost at £250,000,000.

A general survey by the Local Authorities was presented under Section 1 of the Housing Act of 1919 to the Local Government Board and to the Scottish Board of Health. The need to meet increase of population, overcrowding, unfit and

obstructive buildings, houses below a reasonable standard and deficiencies due to anticipated industrial development, were separately given ; but the terms used were plainly capable of considerable variety of interpretation. These returns, completed by the end of 1919, suggested a nett need for England and Wales of 796,248 working-class houses, for Scotland 131,092, or nearly a million houses in all. The defects of this survey were that the returns were not made on any common basis, and there was probably a good deal of overlapping. It may also be not unfair to say that, as the Exchequer was to bear all loss in excess of a penny rate, the returns did not understate the need.

The various estimates thus showed considerable divergence. When these estimates were made, the census figures for 1921 were not available ; and these figures, compared with those for 1911, suggest a new basis of calculation, which we shall now examine.

As this calculation is based on the excess of families over dwellings, we must consider more exactly the meaning of these two terms.

Any person or group of persons included in a separate return as being in separate occupation of any premises or part of premises is treated as a separate 'family,' for census purposes, lodgers being so treated only when returned as boarding separately and not otherwise.

By 'dwelling' is meant a structurally separate dwelling, or room or set of rooms, having separate access either to the street or to a common landing or staircase.

An estimate of shortage based on the excess of

'families' over dwellings will tend to be exaggerated, because 'families' include a certain number of single people, boarding separately, who may quite properly occupy a single room or two rooms in a house tenanted by another family; and 'dwellings' include a certain number of larger houses which, though not structurally sub-divided, may be occupied by more than one family without overcrowding.

There need not necessarily be a separate dwelling for each family; but, as we have seen, there is much overcrowding in dwellings tenanted by single families. Obviously much adjustment would be needed to get rid of overcrowding; and if we could aim at the ideal of a number of dwellings equal to the number of families, with a margin of empty houses, we should doubtless ensure that such adjustment would be possible. But this, we shall show, is a standard beyond our needs.

The census records show that there were in England and Wales:

In 1921	..	..	8,739,197 families and 7,811,030 dwellings
In 1911	..	..	7,943,137 " " 7,319,420 "
			<hr/>
Increase	..	..	796,060 " " 491,610 "
			<hr/>

The number of families had, therefore, increased in excess of the nett increase of dwellings by 304,450 families. This figure represents a definite deficiency at the date of the census of 1921 on the basis of housing as prevailing in 1911, when the housing conditions were far from perfect, when 3,139,472 persons were living under overcrowded conditions,

and when many houses, though occupied, were really unfit and ought to have been replaced.

It will be noticed that the 1921 figures show the number of families as exceeding the number of dwellings by 928,167, as compared with 623,717 in 1911. It would be too much to provide a separate house for each 'family.' There were, in 1921, 597,807 dwellings occupied by two families, and containing an average of six rooms each. There were 155,307 dwellings occupied by three or more families, and containing eight rooms each. The average number of persons per family in the whole of England and Wales was at that time 4.14. It cannot, therefore, be assumed that overcrowding exists in every case where two or more families occupy the same dwelling. These dwellings are, however, for the most part 'made-down' houses which have not been structurally adapted, and are not suitable for the housing of more than one family. At the same time, in dwellings occupied by single families there is also much overcrowding. Altogether, nearly $3\frac{1}{2}$ million persons were living in overcrowded conditions—i.e. more than two persons per room—when the 1921 census was taken.

As would be expected, the 1921 returns show a smaller number of empty dwellings than were reported in 1911, the difference being 215,215 dwellings. This figure, however, should not be allowed in any way as an offset to the need. For the reduction in empties has resulted partly from the continuing occupation, owing to pressure, of houses which are not really fit for habitation, or which for one reason or another would not be occupied in normal times; while a considerable

number of empties is essential to the community for the expansion of industry and the mobility of labour, for clearance of sites for rebuilding, and to facilitate change of occupancy, resulting from death, marriage or other disturbance. Houses are not movable, and the adjustment of supply to the local variations of demand is a comparatively slow process. If the demand in all districts were fully met, the figures for the whole country would inevitably show a large apparent surplus of supply over demand. The proportion of uninhabited houses to each thousand inhabited houses was :

In 1881	..	..	..	..	80.0
In 1891	..	..	..	..	68.3
In 1901	..	..	..	..	71.7 ¹
In 1911	..	..	..	..	57.2
In 1921	..	..	..	..	27.4

As housing has become unremunerative, so the supply of empty houses has been diminishing to the loss of the community. They are amongst the essential necessities of any housing programme. 'Empties,' however, are a warning to all interests to stop building; they are only possible when free trade in houses is re-established and occupied houses give a margin of profit over and above the normal interest on money expended.

Taking, then, the 1911 standard of accommodation, with one further house for each further family since, as a starting-point for the required programme, let us make the adjustments needed to bring it up to the present date.

¹ This figure was inflated by the inclusion of certain business premises which were without inmates on the census night.

The estimate of total annual increase of need is not easy, but certain figures may be taken. To compare the conditions in 1926 with those at the census period of 1921 it is necessary to add to the deficiency at that date (a) the increase in need which has accumulated since through increase in number of families, and (b) the wastage in number of houses due to their becoming worn out or (c) being removed to make room for commercial or other buildings, and to set against this revised total the number of new dwellings completed by June 1926, namely 614,672.

(a) The increase in families from 1921 to 1926 is estimated to be about 360,800.

(b) In regard to wastage of houses from old age, it is usual to assume that an average life of from eighty to one hundred years may be taken; in that case the present wastage would equal the number of dwellings erected annually between eighty or one hundred years ago. No figures exist for these, but we know that the number of families was then increasing at the rate of 37,000 to 40,000 per annum. Seeing that houses have been kept alive longer than usual during the last ten years of great scarcity, it may not be unreasonable to take the higher figure, and put the increase of need from this source during the five years at 200,000.

(c) In addition to this, something must be allowed for demolition of dwellings to make room for other buildings. If this be put at 5,000 per annum, or 25,000 for the five years, we have a total increment of need of 585,800 houses. Adding this to the figure given above for the need at 1921, and crediting

the houses built, the following estimate emerges for England and Wales :

1921 shortage on the 1911 basis	304,450
Add increase in need between 1921 and 1926..	585,800
Total	890,250
Deduct houses built to June 1926	614,672
<i>Need, remaining as at June 1926</i>	<i>275,578</i>

If the annual needs be now put at 120,000 (one-fifth of the 585,000 given above for 1921-6) and the present output (see Appendix I., Table E) be maintained at 190,000, it should take only till mid-1930 to reach the estimate given above and attain to conditions better than 1911.

In making use of these figures as the basis of a practical housing programme we have, of course, to remember that, however many houses are built in the future, at least until we can educate the casual labourer, eliminate the dregs of the community and abolish poverty, a certain amount of overcrowding will unhappily remain. The existence of some overcrowding, therefore, is not by itself a proof of a practical shortage; and a programme designed to get rid altogether of overcrowding might be criticised as 'not practical politics.'

Beyond these figures it is only possible to aspire to further improvement beyond the 1911 standard in proportion to the energy with which Local Authorities will proceed against insanitary houses and in proportion to the determination and financial ability of the overcrowded to use proper accommodation, when it is available. As these conditions are variables, which it is impossible to estimate, we

can only emphasise in general terms the magnitude of the evils existing, the need for vigorous local administration, the necessity for continued education of the tenants and their children on the subject, and the wisdom of generous but careful assistance from the State.

The ideal of the abolition of all overcrowding and all insanitary housing will still rightly inspire all concerned in the Housing of the Nation. But it must go far beyond the present day needs for a public policy—apart from the war-burdened conditions under which the original policy was to be launched.

These figures were not available to the Government in 1918; but they indicate, perhaps more usefully than a record of mere estimates, the problem which had to be faced when the Coalition Government was formulating its scheme.

The Hayes-Fisher Scheme of 1918

In 1917 the Government appointed an advisory Housing Panel of the Ministry of Reconstruction, with Lord Salisbury as its chairman, which reported that a direct subsidy from the State to the private builder was impossible, and that Local Authorities must be the main agents to carry out the emergency house-building required. A Housing (Building Construction) Committee, under Sir Tudor Walters, made a valuable report¹ in 1918, and Mr. Hayes-Fisher, then President of the Local Government Board, issued in March 1918 a memorandum urging on Local Authorities the preparation of building

¹ Cmd. 9191.

schemes on which the Government would be responsible for three-quarters of the loss, and for a further grant at the discretion of the Local Government Board to any area in which the local share of the deficit would exceed the product of a penny rate. This proposal proved too vague ; the only certain offer was limited to seventy-five per cent. of the deficiency ; Local Authorities could not estimate the deficiency, and were not prepared to undertake an unknown liability. The scheme, therefore, was never put into operation. But Mr. Hayes-Fisher had taken the main step required. His proposal was the basis and gist of the subsequent solution of the problem. It was a valuable, indeed essential, step in educating the public as to the cost of housing reform, and preparing them to face it. Previous Governments had made loans for the building of working-class houses. It was a Unionist—Sir A. Griffith-Boscawen—who, in 1912, had first introduced a Bill to give a grant for the purpose, and in 1913 obtained a second reading for it ; it was a Unionist Minister who proposed the first offer of a grant in 1918.

CHAPTER IV

AFTER THE WAR

The Addison Scheme of 1919 and the Results

AT the end of the war in November 1918, Mr. Hayes-Fisher was succeeded as President of the Local Government Board by Sir Auckland Geddes. After the General Election of December, Dr. Addison became President of the Board—and towards the end of 1920, the first Minister of Health—in Mr. Lloyd George's new Coalition Government. Dr. Addison had to face exceptional difficulties—the uncertain economic position, the scarcity of labour, materials and money, the comparative inexperience of most Local Authorities in the administration of large housing schemes, and the necessity for reorganisation and expansion of his own staff at the Ministry to cope with the large volume of new work to be undertaken. But he proceeded at once to put a new scheme in force with the utmost zeal and determination, supported by all parties. The Housing, Town Planning, etc., Act, 1919, was passed in July of that year with a corresponding Scottish Act in August, followed in December by a Housing (Additional Powers) Act. England and Wales were divided into eleven regional areas for which Housing Commissioners were appointed; valuable Housing Manuals were published for England and Scotland; and every

effort was made to help the Local Authorities to rise to the occasion.

The essence of the scheme was an undertaking to make good out of the exchequer the financial deficiency on housing schemes under the Act (including slum-clearance schemes) for the full period of years—usually sixty for building, eighty for land—for which loans could be granted, the liability of the Local Authorities being limited to the product of 1*d.* rate in the £1. The main provisions were :

(1) The duty of the Town Councils and Urban and Rural District Councils (some 1,800 in number) within three months to prepare schemes to erect the number of houses needed and to complete the schemes by 1922, unless extensions were granted by the Ministry.

(2) Powers given to Local Authorities compulsorily to buy land, not only for the houses, but also for purposes incidental to the development of a building estate, including gardens, places of recreation, churches and even factories and workshops.

(3) Powers to Local Authorities to buy and adapt houses.

(4) Compensation to owners of slum property to be limited to its value only as a cleared site, available for development under the local by-laws, the value to be reduced if the use of the site was to be restricted to re-housing.

(5) Power to Local Authorities to make by-laws for the prevention of overcrowding in houses divided into separate tenements and for the proper accommodation of every family.

(6) Relaxation of by-laws in favour of any new building or road constructed according to plans and specifications approved by the Ministry.

(7) Power to Ministry to act or to empower County Councils to act in default of action by Local Authorities, whether in clearance of slums or unfit houses or in provision of new houses.

(8) Power to County Councils to build for their employees.

(9) Help to public utility societies by a loan up to 75 per cent. of the cost for 50 years, or by an annual subsidy of 30 per cent. of charges for interest and repayment of loan (increased by subsequent Acts to 50 per cent. up to 1927 and 40 per cent. thereafter).

(10) Duty of Councils of all Urban Districts with population over 20,000 to submit town-planning schemes by January 1926.

The Housing (Additional Powers) Act, 1919, passed in December, extended the scheme as follows :

(1) Grants to private persons or bodies of from £130 to £160 (subsequently raised to £230 and £260) for every house of not more than 1,400 superficial feet in size, commenced within the next 12 months (extended by an Act in 1921 to 2½ years), without any conditions as to sale, rental or tenants, up to a total grant of £15,000,000.

(2) Power to Local Authorities to raise money by Local Bonds of £5 upwards for not less than 2 years at such rate of interest as the Treasury might prescribe (such rate having, in fact, varied between 4½ and 6 per cent.).

(3) Demolition of houses, capable of being made fit, forbidden for a period of 2 years.

(4) Power to Local Authorities, for a period of 2 years, to stop other construction of less importance, if likely to interfere with supply of labour or material for house-building.

(5) Power to the Minister on behalf of Local Authorities or authorised associations to acquire and transfer to them land for garden cities, suburbs or villages, or for a town-planning scheme.

Result of the Addison Scheme

The number of houses built under the two Addison Acts was approximately 214,000. The full figures are given in Table B, Appendix I., p. 179.

Where previous offers had failed, the Addison scheme succeeded in slowly but surely getting the house-building machine to move, and to move to good effect. While failing to reach its proposed objective of 500,000 houses in five years, it tested every available factor and agency, aroused the whole will-power and intelligence of the community to cope with the problem, focused the whole of the available building resources of the country, developed fresh lines of construction, design and organisation, and helped materially to avert the unspeakable reproach and consequent dangers of a disbanded army returning to find themselves without hope of a home. The organisation of England and Wales into eleven regional areas, each with a Government staff, linked by a regional commissioner with its Local Authorities and resources, was effective, as no existing organisation by itself could have been; the issue of information in the form of Manuals, Memoranda and a fortnightly periodical

named *Housing* and weekly communications to the Press, lectures and publicity in every form, with a weekly meeting of Members of Parliament in the House of Commons, developed and maintained the energy and experience required ; while for the first time the human and national importance of good housing became appreciated by the nation at large as an essential problem both in local and national politics.

The houses were occupied by persons of the working class, although only those earning good wages ; and preference was given, with few exceptions, to the families of ex-service men and to overcrowded families.

The houses built showed a great advance in the science and art of domestic housing and in the standard of comfort and accommodation provided. Eighty-five per cent. of the houses had three bedrooms with a minimum height of 8 feet ; 40 per cent. had parlours ; all had their own kitchens, sculleries, closets ; and in towns, with few exceptions, water-supply, baths and artificial lighting were the rule. But of no less importance was the improved lay-out of the housing schemes. The working standard was fixed of 12 houses to a gross acre (including roads and open spaces) in urban areas ; house fronts facing each other being 60 feet apart.

Rents were to be based on those in the neighbourhood, having regard to the class of tenant, and were to allow for increases under the Rent Restriction Acts, and for better conditions and amenities. In the event, the urban rents for a non-parlour house, apart from rates, have been fixed at from 7s. to 8s. 6d. ; those for a parlour house

at from 8s. 6d. to 10s. 6d. ; while the rent for a parlour house in rural areas is from 5s. to 8s.

The cost of the land worked out to an average of £210 per acre in County Boroughs, of £124 in Rural Districts, of £181 all round. At 12 houses to an acre on an average of £200, this would cost for each house under 2d. a week for interest and repayment on the 80 years' loan.

Criticism of Addison Scheme

That is one side of the picture. On the other side, it must be admitted that the financial basis of the scheme was, in principle, radically unsound. The authority primarily responsible for expenditure, that is the Local Authority, had no direct incentive to economy, as its liability was limited. This may have been a political necessity. It may have been that, in view of the prevailing economic uncertainties, Local Authorities would have been unwilling to build on any other terms. But the fact remains.

The Minister, on the other hand, was responsible to Parliament for the expenditure incurred, and this necessitated a minute supervision and scrutiny of local accounts. This dual control of expenditure was naturally vexatious to Local Authorities, and had a damping effect on local initiative and enthusiasm.

In the third place, the demand created by the Addison scheme, under pressure of public opinion, when combined with the postponed demand for commercial building and repair work of all kinds, placed a strain upon the industry which its crippled

resources were unable to bear. Sufficient supplies of labour and materials were simply not there, and, while the Addison scheme no doubt did much to stimulate supply, the immediate result was reflected in a rise of prices.

The cost of the materials, taking prices in July 1914 at 100, had risen in July 1920 and 1921, in the case of bricks to 277, 278 ; of slates to 300, 313 ; of cement to 212, 236 ; of timber to 300, 253, as compared with the cost of living for 30 towns given as 255 and 219 ; while the nominal weekly wages of bricklayers rose to 241, 231 ; of painters to 263, 258 ; of building labourers to 315, 299. Moreover, the diminution in output was remarkable ; the output of bricklayers as measured in straightforward bricklaying work was reckoned at about 300 bricks a day, as compared with 1,000 before the war. If this is a fair measure of bricklaying output at the time, it would put the cost of bricklaying labour-output at over 700 as compared with 100 in July 1914. It may be wrong to infer that there was general or deliberate restriction of output or greater slackness in one class of labour than another, or in one category of the building and builders' material trades than in any other. But the fact remains that labour in one form or another accounts for 75 per cent. of the cost of a house, that the cost of bricklaying output rose to seven times that in 1914, and that the average tender price of a house under the Addison scheme rose from £770 in July 1919 to £920 in 1920, while in the carefully supervised scheme of the London County Council at Roehampton the cost of a parlour house rose to £1,750.

The annual cost to the Exchequer of the Addison scheme is now estimated at about seven million pounds, or about £41 per house, although it is not to be assumed that the cost will remain at this level during the next 55 years. The present cost to the rates is about £5 per house. The tenant is thus dependent on public charity to the tune of £46 a year.

The expense of the scheme was indeed high. But its achievement was by no means negligible; and it must be remembered that the Addison scheme was only one of an accumulation of economic causes which led to the general increase of costs and prices in 1919 and 1920. In fact the actual output of houses, during the period of rising costs, was very small.¹

The industrial boom passed, and all eyes turned to economy. In January 1921, Dr. Addison took steps to reduce expenditure, and in February appointed a departmental committee to inquire into the matter; but the storm of public criticism broke on the Government as the common scape-goat and compelled it to curtail the costly scheme. Dr. Addison was succeeded as Minister of Health by Sir Alfred Mond, who in July announced that no new tenders would be approved.

In the autumn, Sir Eric Geddes's Committee on National Economy reviewed the operation of the 1919 Acts and severely criticised the financial basis of the schemes on lines similar to those indicated above. They reported the huge annual charge of the scheme on the Exchequer for the next sixty years, and urged that the houses should be sold,

¹ See footnote on next page.

estimating that, if they were all sold at half cost, there would be a saving of £3,600,000 a year in the burden on the Exchequer.

So, for the next two years, the nation took breath, while work on the remaining houses approved before July 1921 was continued. The curtailment of the scheme left the building industry to cater for the public at cost price. It was followed, as the following figures indicate, by an acceleration of the fall of prices which had started in the summer of 1920.

	<i>Average Cost of Non-parlour Houses</i>	<i>Average Cost of Parlour Houses</i>
	£	£
1st July, 1921	665	762
1st October, 1921	573	667
1st January, 1922	494	560
1st April, 1922	395	446
1st July, 1922	378	413
1st October, 1922	346	407
1st January, 1923	346	373

In quoting these figures, it is only fair to point out that the downward tendency of prices had definitely set in before the curtailment of the Addison scheme, and in fact during the period of maximum building under that scheme.¹ At 1st July, 1920, the prices for non-parlour and parlour houses were respectively £870 and £955; a year later they were £200 less in each case.

¹ From 1st June, 1919, to 1st October, 1920, the average cost of non-parlour houses rose steadily from £643 to £888. During this period the total output of houses under the Addison scheme was 6,127. From 1st October, 1920, prices fell steadily to an average of £346 on 1st October, 1922. During this period 174,110 houses were completed under the scheme.

Appendix I., p. 179, shows that in the years 1921, 1922 and 1923, some 68,000, 106,000 and 25,000 houses respectively were built under the Addison scheme. But during the year ended September 1923, the following houses were built by private enterprise without assistance :

<i>Rateable Value</i>	<i>Number</i>
Not exceeding £26	39,443
£26 to £52	11,643
Over £52	1,663
	<hr/>
Total ..	52,749
	<hr/>

Whatever the causes may have been, the position had been reached at the beginning of 1923 that the prices of at any rate the better class houses and cottages were nearing what might be described as the economic level, that is, we were almost in sight of conditions in which for the housing of the artisan, and persons of his financial status, private and municipal enterprise might be expected to function without assistance from public funds.

To Dr. Addison belongs the credit of initiating a comprehensive State effort, and of lifting the housing problem into the sphere of a national crusade of first political importance, in which every politician is bound to join.

CHAPTER V

THE CHAMBERLAIN SCHEME, 1923

AFTER the break-up of the Coalition and the General Election of November 1922, Sir Arthur Griffith-Boscawen, who had succeeded Sir Alfred Mond as Minister of Health, announced that a new Housing Bill would aim principally at the encouragement of private enterprise. Sir A. Boscawen, being defeated at a by-election, was succeeded in a few months by Mr. Neville Chamberlain, who brought in, and by the end of July had carried, the new Bill, now known as the Chamberlain Act of 1923.

The position as Mr. Chamberlain found it early in that year was that prices were now approaching the economic level, but that small houses could not yet be profitably erected by private enterprise without some measure of assistance. The subsidies under the Act were therefore offered only for small houses having a limited superficial area.

The essential point of Mr. Chamberlain's policy was the endeavour to rehabilitate the building industry and to return to the normal way of providing houses. He resolved to rely mainly upon private enterprise, and his Act of 1923 may well be described as the charter of private enterprise. Subsidies were promised to private builders and prospective owners in the form in which they were likely to prove most effective and, under the Act as originally passed, Local Authorities were

themselves to build only if satisfied that the special needs of their district could best be met in this way.

An important step forward was taken in a new direction. Builders had been hampered hitherto by the shortage of working capital. Now, for the first time, Local Authorities were empowered to advance loans to the builders as well as to the purchasers of houses, and the amount of the loan which might be advanced was the unprecedented figure of ninety per cent. of value. Nor were existing lending agencies neglected. For the first time building societies were recognised in a Housing Act and Local Authorities were given a specific power to co-operate with them.

It is interesting to note how some of the faults of the Addison scheme were avoided by the new Act ; and attention may be drawn to the following points in this connection.

The liability of the Exchequer was now limited to a fixed sum per house. The Local Authority, therefore, had a direct incentive to economy and the Central Department was relieved of the duty of minute supervision and control of detail. The Ministry of Health was thus able to work with a much reduced staff and the Local Authority was allowed the greater freedom of action and greater responsibility to its electors which are prime conditions of a virile local government.

The Addison scheme for the assistance of private enterprise was criticised on the ground that the subsidy sometimes went to people who did not need it. Under the Chamberlain Act the subsidy was not to be paid as a matter of course for any house of the prescribed dimensions. The need

for assistance must be established and for this purpose the maximum selling price of houses was fixed by administrative regulation at £600. This prevented the grant of subsidy for small houses of a superior type, intended for people who could well afford to pay for them. It also tended to check any undue inflation of the price of subsidised houses.

The Addison subsidy to private enterprise was paid by the Minister on the certificate of the Local Authority. The Chamberlain Act avoided this duality of control by delegating the payment of the subsidy to the Local Authority.

This general description of the Chamberlain Act would not be complete without a reference to a subject about which more will be said in a later chapter. The Act, with its important loan provisions and its offer of a lump sum subsidy, was especially designed to assist the occupiers or intending occupiers of houses to become their own landlords. This is a policy to which Mr. Chamberlain attached the greatest importance.

We may now summarise briefly the principal provisions of the Act:

(1) An annual Exchequer subsidy of £6 for twenty years was offered for each house built by the Local Authority, or built by private enterprise and subsidised by the Local Authority. The Local Authority's subsidy to private enterprise could take the form of an annual grant or a lump sum. The amount was not fixed by the Act, but the majority paid the capital equivalent of the Exchequer subsidy—about £75. Others added an additional amount at the cost of the rates. The

houses were to be completed by the 1st October, 1925, or by the 1st June, 1926, if the Minister were satisfied that the delay in completion was unavoidable.

(2) The floor-space of each subsidised house was limited, if the house were of two storeys, to a minimum of 620 square feet (or in special cases 570) and a maximum of 950; if of one storey, to a minimum of 550 (or in special cases 500) and a maximum of 880; the minimum being fixed to maintain a definite standard, the maximum being designed to focus efforts on houses for those who could only afford the lower prices or rentals.

(3) Every such house must have a fixed bath; but house-plans need not be submitted to the Ministry, the Local Authorities being free to deal with their own housing according to their own by-laws, though the Minister might require amendment of by-laws that impeded building.

(4) The houses might be let at such rentals as the Local Authorities might decide, or sold with the Minister's consent at the best price obtainable, nearly all conditions under the 1919 Act being cancelled.

(5) Local Authorities might advance money to bodies or persons for construction, alteration or acquisition of houses valued at not more than £1,500, the advance not to exceed ninety per cent. of value, or might guarantee advances made by building societies, or might pay for 20 years the increase of rates on conversion of houses into flats.

(6) In London, except for houses built by the Metropolitan Borough Councils, the State subsidy was to be paid only to the County Council, in which

case the L.C.C. might supplement the State subsidy by a further £3 per house per year for 20 years.

(7) Towards slum-clearances, the Minister of Health was authorised to contribute up to half the estimated average annual loss.

(8) The date for submission of town-planning schemes was extended from 1926 to 1st January, 1929.

(9) The Small Dwellings Acquisition Acts were extended to houses of value up to £1,200; the amount of the permissible advances was increased to 90 per cent. of the value of the houses, and advances during construction were authorised up to 50 per cent. of the value of work done.

The Act was passed on 31st July, 1923, and quickly aroused the response desired, both by Local Authorities and by private enterprise in nearly every form. (See Appendix I., Table C, p. 180.)

CHAPTER VI

THE WHEATLEY SCHEME, 1924

THE General Election in December 1923 resulted in a minority Labour Government ; Mr. Wheatley, a vigorous Socialist, became Minister of Health, and there was much anxiety as to the measure which the Socialists would introduce and its effect on the reviving prospects of house-building. Whether on account of their minority of votes in Parliament or, as we may hope, by reason of the common sense which, when confronted by actual needs, commonly outweighs ill-considered pronouncements and theories in British affairs, the result was that the Chamberlain provision for the assistance of private enterprise was left undisturbed. The method by which the Labour Government approached the subject was by conference of representatives of employers and employed in the building industry with the Ministers of Health and Labour. As a result a National House-Building Committee was formed, consisting of a chairman with eighteen members nominated by the employers, and a vice-chairman with fourteen representatives of the employed. They reported on the 10th April, 1924 ; the Minister met representatives of the Local Authorities, and issued the results of their consultations on 12th May ; and on 5th June, 1924, Mr. Wheatley introduced his Housing (Financial Provisions) Bill and his Building Materials (Charges

and Supply) Bill. The latter was deferred to the autumn, when the General Election intervened and killed it. The former received the Royal Assent on 7th August, 1924.

The essential object of this measure was to supplement the 1923 Act so as to provide, within fifteen years, a total of 2,500,000 houses to be let at a rental within the means of ordinary working-class tenants. The length of programme was to give stability to the industry, which would then, with the compulsory powers of the Building Materials Bill, be prepared of its own accord to provide the continual supply and proper distribution of labour and material at the proper cost.

The main provisions of the Act were as follow :

(1) It extended the main provisions of the 1923 Act to houses built by 1st October, 1939.

(2) It gave, on special conditions, a subsidy of £9 a year (or £12 10s. in an agricultural parish) for 40 years, instead of £6 for 20 years, for each house, whether provided by Local Authorities or private enterprise. These special conditions were :

(a) Houses not to be sold without permission of the Minister and such reduction of subsidy as he may think necessary ;

(b) Houses to be let only to occupying tenants ;

(c) Houses not to be sub-let without permission of the Local Authority ;

(d) Building contracts to contain a fair-wage clause ;

(e) Aggregate rents of any scheme not to exceed the present rents of pre-war working-class houses in the area, except in so far as may be necessary

to limit the average loss per house to £4 10s. a year for 40 years ;

(f) Preference in houses of Local Authorities to be given to large families.

(3) An agricultural parish was one in which the nett annual value of the agricultural land was more than one-fourth of the nett annual value of the parish on the county rate basis, and in which the population was less than one person to two acres.

(4) The size of the houses was to remain as in the 1923 Act, but the fixed bath was to be in a separate bathroom.

(5) The Government liability was to be terminated if in 1927, or every third year thereafter, it were found that the number of houses completed in the previous two years was less than two-thirds of the number in the Table of the Bill or if the cost had become unreasonable.

(6) The scheme was to be reviewed in October 1926 and every two years thereafter ; and if cost and other conditions warranted it, the subsidy and the grant by the Local Authority might be reduced.

(7) Local Authorities were bound to use any new material or method of construction that might be cheaper and, if they declined to do so, the subsidy might be reduced accordingly.

(8) County Councils were given the same powers as Local Authorities to advance loans to private builders.

Undoubtedly the Act contained some useful provisions, and the increased subsidy gave an additional impetus to building by Local Authorities ;

but there is no doubt that the industries concerned, following the common example of protected industries, have swallowed a considerable proportion of the subsidy ; and the Act has undoubtedly failed in its main object of providing houses at rents within the means of those whose need is greatest.

Other Suggestions for Subsidising Building

We have now described the various schemes which have been put in operation for the encouragement of new building. Many other schemes have been propounded from time to time as offering a 'solution of the housing problem.' Most of these proposals take the form of a 'camouflaged' subsidy. It has been suggested, for instance, that Government loans should be advanced at a low rate of interest, or that new houses should be exempt, for a period, from rates or income tax. The advocates of such schemes may rest assured that they have been fully examined by successive Governments and their expert advisers. They have been rejected either because they were considered to be inconsistent with sound finance, or because the machinery for working them would be disproportionately complex and expensive, or simply because the balance of advantage was held to favour the alternative of direct loan, guarantee or subsidy actually adopted. Mistakes have been made in good faith and corrected by experience. No doubt other worse mistakes have been avoided. We need not now tax our ingenuity and grope our way through the ramifications of public finance and administration to discover new forms of assistance.

Let us rather look forward to the time (now in sight, as we shall see) when subsidies—at the best, an unsatisfactory expedient—can be discontinued, and normal business methods be restored, with such supervision only as may be necessary to prevent the recurrence of past abuses.

CHAPTER VII

CONSOLIDATION

The Housing Act, 1925

AFTER the General Election of October 1924, when the Unionists were returned to power with 420 members out of 615, Mr. Neville Chamberlain significantly returned to the Ministry of Health. His attitude was conciliatory, his actions quiet but vigorous, his policy that of co-operation of all available forces in the use of all their available means, powers and resources, within the now clearly defined limits under the existing provisions of the law. His heart and mind were clearly in the work, helped by a singular clarity of judgment and of expression. His mind was that of the keen business man, open alike to the technicalities and difficulties of the building industry in every branch. Alive to the claims of lawyer and doctor, of business and labour, but subservient to no detail or interest, he was set on the effective means of reaching a clear goal. Seemingly indifferent to popular psychology, and purposely lacking in warmth, he sounded a note, void both of optimism and pessimism, but based on facts and probabilities—which inspired ever-increasing confidence in all who were addressing themselves to the solution of the housing problem.

Mr. Neville Chamberlain's Housing Act of 1925 consolidated the whole permanent law relating to

housing of the working classes from 1890 onward. Except for the temporary provisions relating to subsidies and rent-restriction, and except for matters dealt with by the laws of town planning and public health, this Act must be the basis of statutory housing activity for many years to come, the one reference for all legal powers, the text-book which all should possess, study and learn. It is enough here to say that Part I. gives the provisions relating to the repair, maintenance and sanitary condition of houses, and deals with back-to-back houses, underground rooms and obstructive buildings; Part II. deals with improvement and reconstruction schemes; Part III. with the provision of houses by Local Authorities, public utility societies and others; Part IV. with finance; and Part V. with general and miscellaneous matters such as by-laws, re-housing obligations, powers of the Minister and powers and duties of Local Authorities and their officers. This Act applies only to England and Wales; another applies to Scotland; another will be required for Northern Ireland.

In the same way the law relating to town planning was consolidated by the Town Planning Act, 1925.

The Housing Acts

The principal Housing Acts now in force are therefore :

(1) The Housing Act, 1925 (containing the permanent law of housing).

(2) The Town Planning Act, 1925.

(3) The Housing (Financial Provisions) Act, 1924 (the 'Wheatley Act').

(4) The Housing, etc., Act, 1923, Sections 1 & 2, as amended by the Act of 1924 (the Chamberlain subsidy).

(5) The Small Dwellings Acquisition Act, 1899, as amended by Section 49 of the Housing, Town Planning, etc., Act, 1919, and Section 22 of the Housing, etc., Act, 1923.

CHAPTER VIII

THE BUILDING OF HOUSES

The Future Housing Programme

IN Chapter III. we saw that on a standard of accommodation a little better than that of 1911 the shortage of houses at June 1926 in England and Wales was 275,578 ; but that there was, beyond that shortage, a vast mass of overcrowding and insanitary housing to be remedied in proportion as the tenants appreciated the need at its full worth.

Although an annual programme of approximately 190,000 houses may be necessary for some years to come, it does not necessarily imply the continuance of the subsidy. During the year ended the 30th September, 1926, the number of houses built was approximately 196,000, of which 131,895 were subsidised houses. We must hope to see a gradual diminution of State subsidies and a progressive increase of the proportion of unsubsidised houses.

The present rate of building suggests that the actual housing shortage may be overtaken much sooner than some of us have feared. But there will remain the slums, the overcrowding due to congestion and consequent high prices in the big towns, and a measure of overcrowding due to absolute poverty, and the problem of housing the very poor may not so readily be solved.

It is probable that in a few years there will be in many localities a margin of 'empties,' and then the total number of houses built will fall; the problem will become localised; each area will have to decide its own policy; and attention will rightly turn to plague-spots, insanitary houses and how to improve and avoid them; and to the better distribution of the industrial and residential life of the urban community.

In the past, charitable agencies, such as the Sutton and Peabody Trusts (to mention two of many), have done much to provide for those who, even in normal times, cannot afford to pay an economic rental; and the need for proper housing for this class will remain after subsidies have been discontinued. Indeed, the existing system of subsidies was not intended to meet, and cannot meet, this particular housing need—that of the exceptions, the economic casualties, inevitable in a complicated community. The justification of State subsidies for housing can only be that assistance is necessary for the time being to cover the difference between the ultimate, normal, post-war costs and the temporary inflated costs which are inevitable for a certain period after a great economic upheaval. If subsidies are continued beyond this period—that is, after the date when economic conditions have become more or less stable—they will be nothing better than a dole to supplement wages or a new and undesirable form of poor-relief.

We may hope, therefore, that charity will again enter the field to help us in solving the problem of the housing of the very poor, and happily this is already taking place, although at present on a small

scale. Public utility societies, for instance, such as Church Army Housing Limited,¹ are appealing for subscriptions, gifts of land and loans at a low rate of interest to enable houses to be built and let at low rentals, and not a few houses have already been built under such schemes. This is admirable work, and is a form of charitable effort which deserves every encouragement and support. It may well be commended to the notice of those who have the will and means to do more than their legal duty in the service of their country and of our common humanity.

The Building of Houses by Local Authorities

The Local Authorities who may build houses are the Councils of Boroughs or Cities and Urban or Rural District Councils. County Councils can build only for the housing of their employees, or in default of the Local Authority. Parish Councils cannot build. In London the London County Council and the Metropolitan Borough Councils have joint powers; but a Metropolitan Borough Council cannot build outside its own area.

The power to build houses is contained in Part III. of the Housing Act, 1925. Land for housing can be acquired either by agreement or compulsorily. Houses not at present suitable for the working classes can be bought and adapted. In addition to houses, the Local Authority may erect other buildings, such as shops, which in the opinion of the Minister of Health will serve a beneficial purpose for the tenants of a housing estate.

¹ See Appendix II.

Subsidies and Rents

The Acts of 1923 and 1924, whose principal provisions have been described in Chapters V. and VI., do not give the power to build houses. They merely say that if houses are built, subject to certain conditions, the Minister may pay a subsidy to the Local Authority.

The principal conditions now affecting both subsidies are :

(1) The house must contain a bath in a bathroom.

(2) The density per acre must not exceed 8 houses in agricultural areas or 12 houses elsewhere.

(3) The floor-area must not exceed 950 superficial feet in the case of cottages, and 880 superficial feet in the case of bungalows and flats ; and must not be less than 620 superficial feet in the case of cottages, and 550 superficial feet in the case of flats and bungalows.

The Minister has certain powers to modify or dispense with these conditions, with the exception that he cannot increase the maximum area, and he cannot agree to a reduction of the minimum area by more than 50 superficial feet.

The two annual subsidies which may at present be paid to Local Authorities are :

(a) £6 per house for 20 years under the Act of 1923 ; and

(b) £9 per house for 40 years under the Act of 1924.

But under the 1924 Act these subsidies were to be revised every two years. By order, accordingly, approved by the House of Commons on

2nd December, 1926, these subsidies were reduced for all houses not completed by 1st October, 1927, to £4 and £7 10s. respectively and the special subsidy for agricultural parishes to £11.

The rent of houses subsidised under the Act of 1923 is determined by the Local Authority, who may also sell the houses, with the consent of the Minister of Health, at the best price obtainable. The price is usually determined by a valuation made by the District Valuer of the Board of Inland Revenue. The Local Authority may sell on the instalment plan, or, alternatively, may grant a loan to the purchaser. A large number of Local Authorities are selling the houses built under this scheme.

Under the Act of 1924 the houses may not be sold except with the consent of the Minister, and subject to such conditions as he may impose, including a reduction of the subsidy. The rents must not exceed the 'appropriate normal rent,' which means the average rent now charged for houses built in the district before the war, or the rent sufficient to cover the outgoings, less £13 10s. (or, in agricultural parishes, £17), whichever is the higher. These sums, for houses not completed before 1st October, 1927, will be £11 5s. and £14 15s. respectively.

Houses subsidised under the Act of 1924 must also comply with the special conditions described in Chapter VI., pp. 50-1.

The full conditions of subsidy, both under the Act of 1923 and the Act of 1924, including the rules for the measurement of houses, are contained in the Ministry of Health circular No. 520.

Houses Built by Private Enterprise

SUBSIDIES.—Provided that a promise of subsidy is obtained before commencement of building, an applicant may receive from the Local Authority the equivalent of the Exchequer subsidy under the Act of 1923 or the Act of 1924, with such addition, if any, as the Local Authority may be willing to make. In their application to private enterprise the difference between the two Acts, apart from the conditions to be complied with, is that the subsidy under the Act of 1924 can only be paid as an annual grant, whereas that under the Act of 1923 can be capitalised. The 1924 subsidy is of little use to builders, because in order to comply with the conditions relating to rents the builder is generally bound to make a loss on the house unless the Local Authority is willing to add at least £4 10s. a year from the rates.

The conditions governing the subsidy in each case are the same as those already described for Local Authorities in this chapter. There is an additional condition that the need for assistance must be established, and the selling price of the house must not exceed a prescribed figure. The reason for this is explained in Chapter V., pp. 45-6.

LOANS.—Loans may be granted to builders or purchasers of houses under (a) The Small Dwellings Acquisition Acts, and (b) Section 92 of the Housing Act, 1925.

In both cases the maximum loan is 90 per cent. of the value of the house and land—and it should be clearly borne in mind that value is not the same thing as cost ; the loan is secured by a first mortgage

on the property ; and advances may be made during construction up to 50 per cent. of the value of the work done, including the site value.

The main differences between the two Acts are :

(1) Under the Housing Act the loan may be made either to the builder or the purchaser of a new house. Under the Small Dwellings Acquisition Acts, which have first to be adopted by a Local Authority, the loan may be made only to the purchaser, including the purchaser of a new house to be built to his order.

(2) Under the Small Dwellings Acquisition Acts a loan may be made to the purchaser of any existing or new house. Under the Housing Act it may only be granted in respect of houses built after April 1923.

(3) Under the Housing Act the maximum value of the house for which a loan may be granted is £1,500. Under the Small Dwellings Acquisition Acts it is £1,200.

(4) Under the Housing Act the superficial area of the house must not be less than the minimum fixed for subsidised houses. Under the Small Dwellings Acquisition Acts no minimum area is prescribed.

As an alternative to granting a loan themselves, the Local Authority may guarantee additional advances by building societies over and above the amount which the society would normally be prepared to advance ; but the total advance may not exceed 90 per cent. of the value. The maximum value of the house for which an advance may be guaranteed is £1,500. Under Section 92 of the Housing Act, 1925, the Local Authority may also

advance loans for the alteration of houses not exceeding £1,500 value.

Building by Public Utility Societies and similar Societies and Companies

A public utility society is defined in the Housing Acts as a society registered under the Industrial and Provident Societies Acts, the rules whereof prohibit the issue of any share or loan capital bearing interest exceeding the rate for the time being prescribed by the Treasury.¹ (The rate prescribed at the end of 1926 was 6 per cent.)

Any public utility society and similar society or housing company can obtain from the Local Authority the assistance described in this chapter, and it will always be desirable that they should approach the Local Authority in the first instance.

Failing assistance from the Local Authority, certain societies and companies may obtain direct from the Minister of Health the *annual subsidy* which the Minister can pay to a Local Authority under the Act of 1923 or the Act of 1924²; and may apply to the Public Works Loan Commissioners for a *loan* up to half (or, in the case of a public utility society, two thirds) of the value of the land and houses, or, if suitable collateral security can be offered in addition to the mortgage, three-fourths.³

In addition to the privileges described above, a public utility society may obtain special forms of

¹ Section 135 of Housing Act, 1925.

² Section 3 of Act of 1923 as amended by Section 1 of Act of 1924.

³ Section 90 of Act of 1925.

assistance from the Local Authority or County Council as set out in Section 70 of the Housing Act, 1925. The Authority, for instance, may subscribe for any share or loan capital of the society, or may acquire land compulsorily and sell or lease it to the society.

A brief description of the public utility society movement, and the legislation affecting it, may be of interest.

Public utility societies are societies for the co-operative building of houses. The use by the State of societies of public utility for building seems to have originated in Germany, where, since the Old Age and Infirmity Insurance Act, 1889, National Insurance Funds were largely invested in these societies. Nine million pounds were already so invested twenty years ago; in 1901 one-fifth of the new housing at Düsseldorf was done by these societies, of which in 1914 there were 1,538 in Germany, with 250,000 members, while in 1922 there were 3,234 such societies.

In this country they became officially recognised in the 1909 Act, Section 4, where, so far as concerns the purposes of this Act, they were defined as societies registered under the Industrial and Provident Societies Acts, with dividend limited to 5 per cent. This limit was raised by the Act of 1919 to 6 per cent. and is now such rate as the Treasury may from time to time prescribe. Loans could be made to them, as well as to other bodies, by the Public Works Loan Commissioners under the Act of 1890, Section 67, up to half the value of the mortgage, for a period of forty years. The 1909

Act (and now Section 90 of the 1925 Act) allowed loans by the Commissioners up to two-thirds of the value; the rate of interest charged was at one time down to $3\frac{1}{2}$ per cent., and before the war the number of houses built by these societies—particularly in connection with Co-partnership Tenants Ltd., under Mr. Henry Vivian, M.P., with the Welsh Town Planning and Housing Trust Ltd., under Col. David Davies, M.P., and with Letchworth, the first garden city—was about 5,000. During the war they erected another 3,000, and in October 1918 Mr. Henry Hobhouse's Departmental Committee on the financial assistance to be given to housing, in an interim report¹ on public utility societies to the Minister of Reconstruction (Dr. Addison), found that of all agencies, other than Local Authorities, these societies 'lend themselves most easily to State assistance and supervision,' not least in enabling employers to assist in the housing of their staffs, without the drawbacks attached to 'tied' houses.

These societies, therefore, which build to let as well as to sell, were given a prominent place in the housing policy of 1919, and employers, groups of workers, co-operative societies, were all urged to form such societies and to build. In the Act of 1919, Section 18 (now Section 70 in the Act of 1925), Local Authorities and County Councils were given large powers to promote or assist public utility societies; the Public Works Loan Commissioners were given power to lend for 50 years on mortgage of land and buildings up to three-fourths of their cost, and a subsidy was promised at the rate of 30 per cent. of loan charges on capital cost, afterwards

¹ Cmd. 9223.

increased by amending Acts to 50 per cent. up to 1927 and 40 per cent, thereafter. As a result, 80 societies were formed, largely by employers such as Baldwin's, Vickers's, Sentinel Waggon, the Great Western Railway and colliery companies, and amongst black-coated workers; and 4,545 houses were built by them under the 1919 Act. But these societies were not prepared for the inflation of building costs which followed, and for the increased rate of interest—from $5\frac{1}{2}$ to $6\frac{1}{2}$ per cent.—on their loan. They had to raise their rents, while the rents of comparable houses, erected by Local Authorities, were reduced and the taxpayer paid the difference. If they sold, the Public Works Loan Commissioners demanded a premium on the repayment of loan, according to the current price of Local Loan stock. The Government pointed out that these were the natural risks of private enterprise, which would claim any profits and must equally bear any loss; but they arranged for repayment of loans to be made at par value. Most of the societies avoided liquidation.

Under the 1923 Act the societies were put on the same footing as other persons or bodies; they could get the same subsidy from the Local Authorities, who could add to the subsidy and could also—as could County Councils, after the passing of the Act of 1924—grant loans up to 90 per cent. of value. The societies could also obtain the subsidy direct from the Ministry, but in this case it could be paid only as an annual grant and without any addition from the rates. Under the 1924 Act the larger subsidy of £9 for 40 years and £12 10s. in agricultural parishes is available for public utility societies in

building houses to let under the ' special conditions ' named, and the 1923 Act subsidy of £6 for 20 years, without special conditions, is continued till 1939—subject, as for other persons and bodies, to periodic revision.¹ As previously pointed out, however, the rents required under the 1924 scheme will usually involve a loss to the society unless the subsidy is supplemented by the Local Authority. Considerable activity has resulted from these two Acts. As a single instance, the case may be given of the Welwyn Public Utility Society Ltd., instigated by the Welwyn Garden City Company, to provide houses for letting to workers in the new town. The cost of a three-bedroomed parlour-house averages at £500 ; of the developed land, with roads and sewers, on a 999-year lease, at £50 ; less lump sum subsidy of £75, making a net cost of £475, on which an advance has been obtained of £425, so that the society only has to find £50 for each house. Anyone, by investing £100 in the 6 per cent. bonds of the society, thus secures the building of two houses, to be let, with one-tenth of an acre each of garden, at 15s. a week, including rates—a rental comparing favourably with that of any equivalent working-class accommodation, even that of a mere couple of rooms in a part of London. In 1926, 300 houses had been completed and 230 more were being built under this society. It is a most practical and satisfactory form of charity that can in the same way secure equally valuable results in any part of the kingdom.

The procedure for forming and registering a society presents few difficulties. The Garden Cities

¹ Revised for houses not completed by 1st October, 1927, to £7 10s., £11 and £4 respectively ; see p. 61.

and Town Planning Association have undertaken the work since the war of nursing public utility societies into the world ; and a letter to the Secretary of the Association will secure any information and assistance required. The association can supply a model constitution which complies with all statutory requirements, and will assist in any way in getting the society constituted.

Employers and Housing

Many references will be found in this book to house-building undertaken or assisted by employers for the benefit of their workers. The creation of model settlements on garden city lines, the financing of public utility societies, and the building of cottages for agricultural labourers on a farm, or for gardeners or gamekeepers on a country estate, are instances at both ends of the scale.

The names of many of our great industrial leaders will be associated with their creative work in the field of housing ; it is work which has been, in a real sense, philanthropic, and has influenced, both by example and as experiments, the evolution of housing methods. In other cases the housing of employees has been a matter of necessity or convenience ; but it may not, for that reason, be less useful.

A house provided by employer for employee is known as a 'tied house,' and the tied house system has often been criticised as impairing the independence of the worker. But in many cases, particularly in agricultural areas, the tied house is an economic necessity, and it is only in comparatively rare

instances that the employer has proved a bad landlord, trading on the position that the tenant, fearing dismissal, will not dare to complain. Such cases are the exceptions to an honourable rule; they can be dealt with by a watchful Local Authority, and need not influence our general argument.

Many firms, however, in recent years have felt that there are objections to combining the functions of landlord and employer, and have made their contribution to housing by assisting to finance a public utility society or similar society or company, to which are entrusted, subject to the terms of its constitution, the control and management of the houses. Others have helped in various ways in promoting schemes for the building of houses to be purchased by the workers for their own occupation. The provision of land, either as a gift or on easy terms of payment, the arrangement of loans from a Local Authority, building society or insurance company, the preparation of plans and the supervision of building contracts are methods by which employers can assist in a scheme of this nature.

It may be rather tempting, in these times, to argue that the workers, organised in their unions, are quite capable of looking after their own interests; that the duty of the employer is to pay a fair wage which will enable the worker to provide for himself the necessities of life, and that it is better that he should be left to do so without interference. But let us consider this a little more closely. Apart from temporary economic conditions, the provision of house-accommodation is hardly in the same category as the provision of other necessities of life. Houses are not commodities which can be

bought over the counter ; and, for this reason, as well as on account of physical difficulties in particular localities, it is fallacious to argue that the law of supply and demand applies to houses as it does to boots or potatoes. Good housing is a matter of interest both to employers and employed, and, because of the difficulty of providing it in certain circumstances, may well be treated as a matter for friendly co-operation on a business footing. We commend this matter to the consideration of large employers of labour. It is essentially a matter in which employers, either singly or in combination, should take the initiative. The Ministry of Health has an accumulated experience of schemes already in operation, and the officials of the department are always available for consultation in regard to the various methods available for financing a building scheme.

Advice and assistance may also be obtained from such bodies as the Garden Cities and Town Planning Association,¹ or the Welsh Housing and Town Planning Trust. We may also refer to the Industrial Housing Association, Ltd., a company which is carrying out a large number of schemes for the housing of colliery workers.

A final word may be said about the creation of new industries or transfer of industries to new localities. In a later chapter we shall show that a State policy for the encouragement of new garden cities depends upon the sympathy and co-operation of industrial firms. We shall watch with interest the development of the new Kent coalfield. Already, in the Eastry Rural District, a scheme is emerging

¹ 3 Gray's Inn Place, Holborn, London, W.C.1.

which should afford a valuable suggestion of the co-operation which is possible between employers and Local Authorities in the housing, on up-to-date lines, of the workers in a new industry.

Building Societies

A most important factor in the building of working-class houses, before and since the war, has been the Building Society Movement. These societies are mostly incorporated bodies, under special Building Societies Acts, established to provide funds to make 'every man his own landlord.' They are, in effect, co-operative savings banks, which invest their money by lending it to their members on mortgage for the purchase or erection of houses. But they do not, themselves, either purchase or build. Terminating building societies, in which all members started together till all had received advances and the societies were wound up, originated over a century ago.

The Halifax Permanent, the largest and one of the oldest of the present permanent building societies, was founded in 1853. It increased its assets between 1916 and 1926 from just over £4 million to nearly £24 million, its income from £2 million to nearly £17 million. In 1925 it signed nearly 16,000 mortgages to advance over £8 million, at an average of £554 each. It has now over 200 branches and over 200,000 investors and borrowers.

The Halifax Permanent is only one of over a thousand such societies, which together have over a million members, £166 million assets and over £72½ million income. Their paid-up capital is

said to be equal to four-fifths of that of all the banks in the country. In the ten years 1915-24 they advanced over £178 million on the purchase of dwelling-houses, erected mostly without subsidy, and were concerned in the building of some hundreds of thousands of new houses.

In these societies the workers in certain areas have for generations become accustomed to invest their savings. They subscribe for shares, or fractions of shares, by periodical payments over a period of years—6*d.* a week (the subscription on one-fifth share), for instance, in one, gave after 14 years the sum of £24 2*s.* 10*d.*, including £5 8*s.* 10*d.* for interest with annual bonuses in addition, in return for the £18 14*s.* paid in.

Funds, on the other hand, are applied in advances to members for the purchase or erection of houses, up to 80 to 90 per cent. of the valuation, at a moderate rate of interest (usually 5½ per cent. in 1926), repayable over a period of years, twenty being the favourite, and, in fact, the mortgage is commonly paid off in six years. But, even with the amount of money being advanced for houses, it was officially stated to the Departmental Committee in 1922 that the societies had a surplus of over £25 million—four of the big societies over £7 million—awaiting investment on housing mortgages; no business had been done since the war with builders direct, but all with would-be owners.

The difficulty of many would-be owners is to find the difference between the loan and the cost of building. And so the Housing Act of 1923 (now Section 92 of the Act of 1925) enabled Local

Authorities, in the case of new houses up to a value of £1,500, to guarantee the additional advances by building societies on mortgage subject to the total advance not exceeding 90 per cent. of the value of the house. Thus for a house valued at £600, towards which a subsidy is obtained of £75, a loan may be made of £470 8s. at, e.g., 5½ per cent., repayable at 56s. a month in 23 years, of which £120 may be guaranteed by the Local Authority. For a non-subsidy house of £1,200, the guarantee may be £280 and the loan £1,080, repayable, e.g., at £7 10s. per month in 17½ years. Meanwhile the house belongs to the borrower, for him to occupy, let or sell as he pleases, subject to proper guarantees.

The increase in the work of building societies has indeed been remarkable. As pointed out in a letter written in October 1926 by the Prime Minister, Mr. Baldwin, to the Building Societies' Association, and published in the Press, the average annual increase of the amount advanced annually by building societies on mortgage between 1922 and 1925 has been nearly £9,000,000. In 1925 the amount was approximately £49,500,000, or five times the pre-war figure.

Both in the erection of new houses and in the purchase of existing houses, new or old, which again may be let or sold, this movement is a valuable factor. Not only does it find capital for, and stimulate the erection of, houses by the private builder, who was the mainstay of house-building before the war and must be so again; not only does it encourage the basic virtues of thrift and independence; but also, by associating the working-classes directly with the building, management and

ownership of houses, it enlists their will and strength in the struggle against selfish interests, unnecessary restrictions and harmful interference from any quarter which impedes the provision of houses at low cost for the classes most in need of them.

Owner Occupiers

Before the war the renting of houses was a matter of habit. Now the tendency is the other way. People will not rent if they have reasonable stability of employment and can find the means to buy; and Mr. Chamberlain's Act of 1923, carrying on his father's Act of 1899, with its lump sum subsidies, its new loan provisions and its recognition of building societies further encouraged this healthy tendency.

On the 12th March, 1925, the Ministry of Health issued Circular 571, with which was enclosed a model pamphlet for the use and guidance of Local Authorities, explaining and illustrating the method by which building may be financed and the individual citizen may be encouraged to become his own landlord, by advances on loans under Section 5 of the Act of 1923 (now Section 92 of the Act of 1925).

Home-ownership has many obvious advantages, and it will suffice to mention a few.

It encourages thrift, self-reliance and initiative, and fosters a sense of independence and dignity. Rent in the usual form is apt to be grudged; but rent will not be grudged if paid in the form of instalments of purchase-price.

It is, in a real sense, a guarantee of national tranquillity. The owner-occupier has his own stake

in the country, and should be a better and more responsible citizen.

It encourages interest in the home. Improvement of one's own property is a very different thing from improvement of property rented from another. There are few people who realise how much can be done with a home, how it can be made to reflect and react upon the personality of the occupant. There is much need for educational propoganda on the designing, furnishing and beautifying of the home and on the hobbies and recreations that may be cultivated in the home and its garden. Pride in the home will go a long way towards raising housing standards.

The following figures may be quoted as illustrating the growing demand for home-ownership.

The amount of loans sanctioned under the Small Dwellings Acquisition Act between 1899 and the passing of the Act of 1923 was £898,683. Between that date and October 1926 the amount was approximately £20,000,000, and, in addition, loans for the same purpose were sanctioned under the Housing Acts to the amount of approximately £12,500,000; and £1,500,000 was advanced in Birmingham under special powers.

County Councils

County Councils have power to build houses for their own employees; and when the powers of a Local Authority have been transferred to them; and in either case they may receive subsidy under the Act of 1923 or the Act of 1924.

In addition, they have the same powers as Local

Authorities for advancing loans to the builders or purchasers of houses, and for guaranteeing advances by building societies. In the case of the Small Dwellings Acquisition Acts, however, they have no power to grant loans for the purchase of houses in a district where the Acts have been adopted by the Local Authority.

Up to 1926 very few County Councils, except London and Middlesex, had made any extensive use of their power to advance loans. The raising and advance of large loans is a big undertaking for a small District Council, particularly in an area which is rapidly developing; and it is very much to be hoped that in future years the County Councils will take upon their broader shoulders a larger share of the housing burden.

Another advantage of action by the County Council is that it will spread the work over a wider area. Some District Councils are not exercising their powers to advance loans, and builders tend therefore to transfer their operations to the areas of active authorities, who thus become overloaded with work. If the county rate is thus saddled with expenses on behalf of certain districts, other districts are stimulated to make use of the same facilities.

Proposals for the extension of the house-building powers of County Councils have found many advocates. Under the existing law it is possible to transfer to the County Council the powers of the Local Authority, or of a group of Local Authorities, although the authorities may not necessarily be in default. This may be specially useful in rural areas, where a larger organisation may be better

able to tackle the problem ; in the case of built-up areas, when the Local Authority is not in a position to provide for its surplus population except outside its own district ; and in connection with the creation of garden cities.

A difficulty, which should not prove insurmountable, will arise with regard to the area to which the expenses should be charged ; but the whole question of the housing powers of County Councils, and the use of existing powers, is a matter to which further attention should be given.

CHAPTER IX

THE SLUMS

The Present Position

WITH all that is being so hopefully done to make up the deficiency of houses, we still are hardly able to touch the slums or insanitary and worn-out houses, included in that deficiency.

Since the war the attention of Local Authorities has been focused on the provision of new houses and little slum-clearance has been possible. In the post-war period, up to October 1926, 97 schemes for slum-clearance had been submitted to the Ministry by 73 Local Authorities in England and Wales; 93 had been confirmed, involving the demolition of 11,572 houses—a trifle in relation to the needs of the case.

And in the meantime overcrowding and neglect of repairs (a subject with which we shall deal in another chapter) are yearly resulting in the growth of new slum areas. We cannot hope entirely to prevent the creation of new slum areas, at any rate before the millennium is reached. But we shall have gone a long way on our journey when the housing shortage has been finally overtaken, when by-laws prohibiting overcrowding can be enforced, when repairs are secured, and when, by town planning and other means, we have ensured that all new development shall be carried out on enlightened lines.

The first object of the present chapter, however, is to review the slum problem as we find it, and consider what are the means available for dealing with it.

Procedure for Clearance of Slum Areas

The law relating to the clearance of unhealthy areas or slums is contained in Part II. of the Act of 1925 (previously Part I. of the Act of 1890).

The first step is a representation by the Medical Officer of Health that the area is an unhealthy area. Then come the acceptance of the representation by the Local Authority and their decision to make an improvement scheme.

After due notice to the owners, the scheme is then submitted to the Minister of Health, who directs a local inquiry to be held, at which evidence is taken and objections are heard. The inspector who holds the inquiry makes a house-to-house visitation of the area in company with representatives of both sides. He then makes his report to the Minister, who may confirm the scheme with or without modifications. Then follows the acquisition of the property, the clearance of the area, and the re-housing of the tenants who are displaced.

Re-housing

The difficulty of dealing with the slums is all the greater inasmuch as the cry of the slum dweller is to be re-housed in cottages on the same site—300 to 500 persons to the acre clamouring to be re-housed

in possibly 20 houses, accommodating 100. There are three possibilities :

To build for the displaced population on a neighbouring site. In some districts sites are easily obtainable, but in built-up areas, such as London, there is often no vacant land available, other than public open spaces, which, of course, are sacred. But the leases of middle-class properties, many only two floors in height, which have passed their period of usefulness, are constantly falling in ; and there are other areas, at present wastefully developed and occupied. The possibility of acquiring and redeveloping such areas appears to have been neglected ; but trustees of a property of the kind—The Larkhall Estate, Wandsworth—were able in 1926 to offer for this purpose an estate of 30 acres within a couple of miles of Westminster, with only 40 residents to the acre. The Foundling Hospital Estate of 56 acres in Bloomsbury now (1926) offers an exceptional opportunity. The difficulty in the case of large towns is the cost of land, which obviously has an important bearing on the rent to be charged.

The second policy would be to re-house the displaced population in the more open and healthy surroundings outside the town at rents which will allow for the extra journey to and from work. To this solution there are, amongst others, the two objections of growing importance, that for every such worker two or three hours are wasted each day, and that passenger-traffic in the rush-hours in and out of the big cities is approaching its limits.

Thirdly, we might re-house in tenement buildings on the site. For this solution one line of old houses

must be cleared before the first tenement can be built, and in order to clear them some other small vacant site is necessary on to which to 'decant' the inmates. In this way the L.C.C. before the war dealt with 35 acres in eight different Boroughs, re-housing 13,324 out of 14,784 persons displaced, at a cost of nearly £700,000; while by twelve reconstruction schemes, dealing with single or small groups of houses, the L.C.C. or the Borough Councils displaced 5,633 persons and provided good housing on the same sites for 6,066 at a cost of nearly £212,000. But in their biggest scheme—the Tabard Garden Estate in Southwark and Bermondsey of 18½ acres, formerly holding 843 houses and 4,552 population—where the L.C.C. have displaced each of the five sections in turn only as the new tenements on the previous sections were ready, there is only room in the seven attractive and most convenient blocks of five floors each for 2,580 persons. As to the remaining 2,000—for the most part the poorest and worst tenants—provision is being made to re-house on other areas those that still remain and are willing; but most have had to crowd in elsewhere, thus helping to degrade some other area. In Liverpool the Corporation have for long deliberately adopted the principle of 'decanting' the actual population of a condemned area into new municipal buildings of little higher rent than those they vacate, a logical but most expensive process, which also fails in fact to re-house the worst tenants. The L.C.C. for a first 'decant' in slum-clearances has recently acquired the East Hill Estate of eight acres in Wandsworth, where dwellings are to be erected for 3,300 persons.

Re-housing in Tenements

The lively proceedings at the public inquiry at Limehouse Town Hall in October 1925 showed the instinctive dislike of the people concerned, and especially the mothers, to block buildings; and experience indicates that when self-contained houses can be readily obtained, block-buildings are left untenanted.¹ Tenants like to have their bit of yard space in which they can keep their poultry or rabbits, and so add a little to their income. Mothers like to keep their eye on their children playing outside, while they themselves are busy within; and in tenement-dwellings for this reason children are often kept indoors at the expense of their health and spirits. High staircases are apt to be a trial to the old and infirm. Tenement-blocks, unless far apart, are sunless in the lower floors and gloomy in appearance; and high density of population per acre, which results from tenement housing, makes for congestion of streets and playgrounds—amongst other disadvantages. Finally, tenement dwellings in which families of all types are living, as it were, in each other's pockets, have not the same privacy, individuality or home-feeling as a cottage. The English workman's cottage indeed has an international reputation to its credit.

Housing reformers press therefore for re-housing in cottages. Unfortunately, however, in large towns the available building space is limited and the cost of land is very high. In London the value of land included in slum-clearance schemes is

¹ See Interim Report (March 1920) of Mr. Chamberlain's Committee on Unhealthy Areas.

sometimes as much as £10,000 to £25,000 per acre. Suppose then that cottages were built on such sites at a density of twenty to the acre, the cost per cottage attributable to land alone might be £500 to £1,250. It would be difficult to justify the use for housing of sites having so high a value as £10,000 ; and even if the value is no more than £4,000 to £8,000, it is clear that, on financial grounds, a cottage-building scheme is practically out of the question. Accordingly, considerations of space and cost of land necessitate recourse to housing in block tenements, even at a building cost 60 per cent. above that of cottages, as the only practicable course when re-housing on or near the cleared slum site is required.

We have to remember that for many reasons, of which poverty is only one, the majority of the displaced tenants will not be satisfied with accommodation at a distance from their work, and if such accommodation is offered to them they will not accept it, but will crowd into other dwellings in the vicinity. Even if the cheapest form of tenement-building is provided on, or near, the cleared site, the rents, after allowing for subsidy, will probably be higher than those which some of the de-housed families will be ready to pay. An increased subsidy from rates or taxes would be barely distinguishable from poor relief. Can this be justified, and, if not, what is the alternative? This is in the last resort one of the root problems of poverty outside the scope of housing legislation. But the difficulty must not be over-stated, and it is satisfactory to find that the large majority of the displaced families do in fact accept the new accommodation offered

to them. For the residue, we may have to be satisfied, for the time being, with a 'moving up' process by which the cheapest accommodation, allowed to remain, is set free for the very poor.

Higher Buildings

One solution which has been suggested to overcome the problem of re-housing the surplus population of condemned areas is the erection of still higher buildings. Until recently four or five storeys for tenements have been regarded in London as the maximum height which would be either practicable or economical. But a greater number of families could obviously be housed on a given area of land if buildings from eight to ten storeys in height were adopted, and it has been suggested that this additional accommodation would not involve any inferiority in general conditions. Proposals on these lines were worked out in some detail in London by the Stepney Borough Council for Limehouse Fields and by the L.C.C. for the Ossulston Street area in St. Pancras. It is claimed, indeed, that it would be possible with this additional height both to increase the number of families and to reduce the actual area of ground covered by the buildings, leaving more free land for recreation and open space; a larger number of people could thus live nearer to their work, and more expensive land could in this way be used with less loss per family on the housing scheme. It is suggested, moreover, that the use of the lower storey or storeys of the blocks for shops, garages and offices at enhanced rents would help to pay for the tenements overhead.

There must, however, be set against such advantages a number of disadvantages. General experience in this country suggests that the cost of dwellings per square foot of accommodation increases for anything higher than three storeys, and is likely to increase considerably after the fifth storey; that anything in excess of four storeys, or perhaps five, if the upper flats are two-storey maisonettes, is only tolerable for family use if lifts are provided; that lifts take up floor space increasing with the number of floors that they pass through, and altogether, including initial cost and maintenance, that they add considerably to the cost of the dwellings.

In regard to the effect of high buildings on the life and health of working-class families, the Royal Commission on Housing in Scotland, which reported in 1914 after taking evidence in regard to the considerable number of such high buildings which are to be found in certain Scottish cities, came to the conclusion that the effect was so detrimental that they recommended general legislation prohibiting the building of tenements in excess of three storeys in height.

Owing to the low angle to which the sun rises in the winter portion of the year, even for a due south aspect, increase in height of buildings involves that either the distance between the buildings must be increased on all sides in amount considerably greater than the increase in height, or that considerably less favourable conditions as to light, and particularly as to sunlight, will be involved.

As regards the argument that higher buildings would enable more expensive land to be used for

housing purposes without increasing the cost of site per tenement, surely a custom of erecting higher buildings would tend to put up land values and increase the difficulties of housing on similar land in the future. Such higher values, moreover, increase the difficulty of reserving the larger open space which is usually claimed as an offset to the crowding of more families upon the land; and in fact experience shows that the higher the buildings which it is legitimate or customary to build in any area, the smaller will be the provision of open space which it will be practicable from the financial point of view to provide. It appears, therefore, that despite the advantages of lifts and greater space between the buildings for playgrounds, if the same 'angle of light' is to be maintained, giving equal conditions of light and sunlight in the streets, playgrounds and ground-floors, such buildings at considerable extra cost can add but little to the number of families housed per acre. For there is, in fact, in regard to increased height, as in regard to increased density of buildings, a steadily reducing return of efficiency.

Quite apart from such detailed considerations, however, it is very much to be doubted whether it is in the interests of a city that the density of population on the central sites should be increased at all. The erection of higher buildings, to the extent that it increases the density of occupancy, will also increase the demand on the neighbouring street space, and must aggravate any tendency to traffic congestion which already exists. It is also a point to be remembered that the erection of buildings of eight to ten storeys high so greatly

increases the cost and difficulty of any future alteration or street widening as almost to render such future improvements impossible. As the proposal is put forward only for use in congested areas, where the main street-lines are fixed and re-planning is hampered and limited, tenement-buildings may become a serious obstruction to new projects of development.

Looking to all these considerations we may well say that the twelve storeys allowed in Melbourne, the fifty storeys, 792 feet high, in New York, are monuments of faulty civilisation, from which we may thank heaven we have been preserved. We may be compelled to build yet more blocks of five and even an occasional block of ten storeys in expiation of last century's errors, until we can again recover our proper spacing. But within the next half century it seems not improbable that such buildings will be looked on as atrocities and denounced as vertical slums, until they are pulled down again at a further great loss of revenue.

The Cost of Slum-schemes

The outstanding difficulty of slum-clearance is its expense. The London ratepayers had to pay £268,000 nett for the fifteen-acre pre-war Boundary Street scheme in Bethnal Green, and the capital cost per person of re-housing under L.C.C. schemes is estimated at about £50. Strange as it may seem, the slums in their present state are often a lucrative property; to buy them up at their market value—whether in view of their present revenue or of the commercial possibilities of their sites—is almost

prohibitive. Such were the requirements of the 1890 Act, although no additional allowance was given to owners for compulsory purchase, as is usually the case in State purchase of private property. Can the owners be justly deprived of some part of the market value derived from conditions which the community has allowed? The reply must surely be in the affirmative where such conditions in general have been definitely denounced by statute and are palpably opposed to common sense and justice. We are not Shylocks, to take advantage of the law in defiance of human feeling; nor can any party in the State protect vested interests, based on such advantage. A purveyor of meat knows that, if putrid, it will be condemned and seized without compensation. Housing property, condemned by the Medical Officer of Health with the endorsement of the Local Sanitary Authority as incapable of being made fit for habitation, should justly be liable to confiscation, the site only being bought at its market value for proper development—which in fact should be the most profitable form of development to be permitted.

But Section 9 of the 1919 Act (now Section 46 of the Act of 1925) goes further. The basis of compensation for property included in an improvement scheme on account of its sanitary condition is the value of the land only as a site cleared of buildings; and, if the scheme provides that any part of this land shall be used either for re-housing or as an open space, a reduction is imposed and averaged over the whole of the land, the basis of compensation then being the value of the land subject to the restrictions as to future development

imposed by the scheme. Again, nothing is to be paid for any buildings on an unhealthy area, except for those which are included in the scheme merely for the purpose of rounding it off and making it efficient. By a useful convention, unhealthy properties are commonly coloured pink on the official maps made out for the purpose; while houses and land which are included merely for efficiency of the scheme are coloured blue, full compensation being paid only for the blue properties. Instances naturally occur in which a Local Authority colours pink some property whose owner considers that it should be coloured blue. He has every chance of stating his case, and the original plan is often adjusted accordingly. But where opinions differ and the balance of evidence is held to favour the Local Authority, the private owner, if he has spent any money to keep his dilapidated property in being, naturally resents the loss of his money and gets sympathy for the apparent injustice. Mr. Neville Chamberlain's Committee on Unhealthy Areas reported, indeed, in 1921, in favour of a revision of the basis of compensation and, since he became Minister of Health, Mr. Chamberlain has promised that this question shall be reviewed.

Subsidy

By Section 1 (3) of the 1923 Act the Government may contribute up to one half of the loss on rehousing schemes under Part II. of the Act of 1925. Local Authorities have, therefore, to consider whether, in view of the assistance thus offered, and the indirect economies which will result from the

abolition of the sources of disease and degradation, they are justified, even on mere financial grounds, in postponing their duty to grapple with the slum problem in their districts.

Temporary Expedients

The total clearance, however, of an area scheduled as unhealthy may sometimes involve much undeniable waste. The area is condemned on the representation of a Medical Officer of Health, who reports that it contains houses, courts or alleys, either 'unfit for human habitation or dangerous or injurious to health,' and 'that the *most satisfactory method* of dealing with the evils . . . is an improvement scheme'; not, as in the 1890 Act before it was amended in 1909, 'that the evils *cannot be remedied otherwise.*' Wholesale clearances, indeed, were not the main intention of Part I. of the 1890 Act; they have become its main effect, because that is the easiest course, or the only course that the Medical Officer of Health considers likely to be thoroughly carried out. The total clearance of an area, enabling it to be re-planned on healthy lines, is naturally attractive. But it may sometimes be wasteful; and the large expense involved is at the present time preventing our dealing wholesale with the slum evil. Mr. Chamberlain's Committee in 1921 accordingly recommended that, pending reconstruction, Local Authorities should purchase areas and re-condition the houses, managing the property on the Octavia Hill system (see p. 99). Alternatively, owners may well appoint experienced managers similarly, or voluntarily, to

act on their behalf. There is no reason why this should not be combined with the removal of some of the worst or obstructive houses under the condition set out in the next chapter, and the area dealt with piecemeal. Financial aid should be offered for this form of housing improvement as for new construction. Local Authorities should, then, proceed forthwith to instruct their Medical Officers of Health to report on areas to be cleared as soon as alternative accommodation permits, and on the order in which they should be dealt with. This would not be officially a 'representation' with all the disturbance of the usual procedure.

In order, moreover, to prevent overcrowded areas from being demolished for commercial development, thus reducing still further the available housing accommodation, Mr. Chamberlain's Committee suggested that Local Authorities be enabled to declare any part of their area to be a 'congested area,' and thereafter to prevent the demolition of houses or erection of buildings other than dwelling-houses on it without licence. This is another useful suggestion of preventive machinery.

Clearly, for the reconstruction of any area, it is essential to relate its streets with those in the rest of the town, to consider the traffic that may with advantage or of necessity pass in, out and through the area; and, further, to consider the ultimate destiny of the area in its relation to commercial and social developments. In other words, it is essential that the system of town planning, to be dealt with in Chapter XIV., hitherto limited in England to areas in course of development, should be applied to built-up areas, prescribing the main lines of traffic routes

and laying down provisionally the 'zoning,' as it is misnamed in the United States, meaning thereby the delimitation of residential, commercial and industrial areas respectively in the town. This was strongly advocated by Mr. Chamberlain's Committee, whose remaining proposals referred to the wider relations and dispersal of the population.

We shall also have something to say in a later chapter about the transplantation or extension of industries from over-crowded towns to form the nucleus of new garden cities. In this way something may be done, amongst other things, to solve one of the biggest problems of slum-clearance—the need for vacant space, as 'decanting' ground, to enable a start to be made with the reconstruction of congested areas.

CHAPTER X

INSANITARY HOUSES

PART I. of the Housing Act, 1925, contains the very important provisions enabling Local Authorities to deal with individual houses which are unsatisfactory. The cumulative effect of an energetic use of these powers may be even more fruitful in its effects upon public health and morals than a big national scheme for the clearance of slums. The proper maintenance of existing houses will not only prolong the life of good structures, but will prevent the degradation of areas into the category of slums. Now that satisfactory progress is being made with the erection of new houses, Local Authorities, especially in built-up areas, will be able to devote more time and thought to their Part I. powers (Part II. under the 1890 Act). In this chapter we propose to describe very briefly the principal provisions of Part I. and the cognate sections of the Public Health Acts, and then to discuss some of the problems arising under this part of the Act, and the broad lines of an active policy of housing repair.

The Powers of Local Authorities

The Act recognises two classes of unsatisfactory houses :

Those which are ' not in all respects reasonably fit for human habitation ' ;

Those which are 'in a state so dangerous or injurious to health as to be unfit for human habitation.'

The former class is to be dealt with by repair, the latter by closure with a view to repair or demolition.

These conditions are discovered chiefly by the Sanitary Inspector and Medical Officer of Health of any active Authority in the course of their routine or other inspections, and reported either at the time or in the annual report, or both. They may also be reported by the County Council, a parish council, a justice of the peace, by any aggrieved inhabitant or by four ratepayers to the Local Authority or to the Medical Officer of Health.

Repair of Houses

Section 3 of the Act of 1925 provides that if the owner of a working-class house fails to keep it in all respects reasonably fit for habitation, the Local Authority may require him to do the necessary repairs, and, if he fails to do so, may execute the work themselves and recover the cost from him either summarily or by instalments spread over a period of years. The expenses incurred by the Local Authority rank as a first charge on the property. In Chapter I. some description has been given of the kind of defects which, if they do not involve reconstruction of the house, the owner may be called upon to remedy.

The owner has the right of appeal to the Minister of Health, and, if he considers that the house cannot

be made fit without reconstruction, he may close the house for human habitation. In the latter case the Local Authority may apply to the Minister for an order enabling them to acquire the house at its site value, paying nothing, that is to say, for the bricks and mortar.

As an alternative to the use of their powers under the Housing Act, many Local Authorities prefer to proceed under the so-called 'nuisance' sections of the Public Health Act, 1875. If any premises are 'in such a state as to be a nuisance or injurious to health,' the Local Authority may serve notice on the owner requiring him to do the work. If he fails to comply, the Local Authority may apply to a court of summary jurisdiction for a summons, and the magistrates may make an order requiring him to do the work, subject to penalties in the event of non-compliance. The Local Authority may also, in the event of non-compliance of the owner, themselves do the work, and recover the cost in a summary manner.

Closing and Demolition Orders

If a house appears to the Local Authority to be in a state so dangerous or injurious to health as to be unfit for human habitation, they must make an order prohibiting the use of the house for human habitation until it is rendered fit. Unless the house is made fit, the closing order is followed, after three months, by a demolition order. The owner has the right of appeal to the Minister of Health. During the period of acute housing shortage very little use has been made of these powers. It has

been thought the lesser of two evils that an insanitary house should be left standing than that a family should be rendered homeless or be forced either into the workhouse or to overcrowd another unsatisfactory dwelling.

Inspection of District

In order that they may be in a position to carry out their duties under the Public Health and Housing Acts, the Local Authority are required to make periodical inspections of the houses in their district, and Medical Officers of Health are required to report on the subject in their annual reports. It is hardly necessary to emphasise the importance of this duty.

Back-to-back Houses and Obstructive Buildings

Part I. of the Act of 1925 prohibits the erection of back-to-back houses. It also enables the Local Authority, after hearing the owner, to make an order for the demolition of any obstructive building, which, though not in itself insanitary, conduces to make other buildings insanitary by shutting out light and air.

A Housing Policy under Part I.

LANDLORDS AND TENANTS.—We have already indicated how insanitary conditions and the bad habits of tenants react on each other. On the one hand, there is a minority of bad tenants who in a short time will make the best of houses insanitary, and in such cases it is hardly just to visit the sins

of the tenants upon the landlord. On the other hand, the neglect of repairs by the landlord has a demoralising effect on the habits even of good tenants. When the floor-boards are rotten it will not be surprising that the tenant should give up washing the floor.

The inference is that a completely satisfactory policy in relation to insanitary property will aim at insisting on the obligations both of ownership and tenancy.

The law relating to the repair of houses by landlords has already been described. On the other side of the picture, the Local Authority has power to compel the occupier, as well as the owner, to cleanse dirty premises and abate nuisances. Since the war a number of Local Authorities have obtained powers in Local Acts which enable them to compel the occupiers of verminous premises to destroy the vermin—an almost impossible feat—and cleanse the premises, or to provide for the eviction of dirty and destructive tenants.

EDUCATION.—But a far more hopeful influence may be exerted through the education of children in home sanitation and the care of the home. One Local Authority instituted lectures to children by a sanitary inspector on such subjects, and offered prizes for the best essays, of which extracts were published in pamphlet form. The results of educational work among children will not be fully apparent till the next generation, but it has also immediate results which are appreciable. Experience shows that the children become propagandists in their homes, and in many cases the parents are by no means too proud to learn from them.

We have to get it into our minds that the existence of a section of tenants whose bad habits are the product of generations of poverty, neglect and overcrowding, offers a dead weight of resistance to housing reform. We have to tackle this problem, and we can tackle it in three ways: by insistence on a sufficiency of houses and on proper housing conditions—which in itself has an educational value; by direct educational propaganda; and, in the last resort, by the exercise of statutory powers against the worst offenders.

THE OCTAVIA HILL SYSTEM.—Miss Octavia Hill¹ showed us how education of tenants could be combined with house management. Women house-property managers, trained in her methods, were prepared to undertake, on behalf of owners, the collection of rents and the management and repair of property. The women rent-collectors obtained access to the house on a business footing. There was no question of meddling or intrusion. Their method was a business method. The repair and improvement of the house was made dependent upon proper care of the house by the tenants. The tenants must give something in return for the landlord's expenditure. It was a business bargain.

Insistence on good habits and punctual payment of rent enabled the managers, in many cases, not merely to keep the houses in repair and improve their amenities, but actually to hand over a larger balance to the owner than he had previously received.*

¹ See pp. 17, 18.

* This work is now carried on by the Association of Women's House Property Managers; see Appendix II.

IMPROVEMENT SOCIETIES.—We cannot leave this subject without referring to the work of improvement societies, such as the St. Pancras House Improvement Society, which originated from the Magdalen College (Oxford) Mission.¹ The object of the society is to raise funds for the acquisition, renovation and adaptation of houses in the congested district of Somers Town, the houses being managed on Octavia Hill lines. The work of such societies is contributing to the solution of the housing problem in three directions at least: by the repair of insanitary houses; by the education of tenants; and by promoting or undertaking, chiefly through public utility societies, the provision of dwellings for the poor and abatement of overcrowding.

The need for such work is overwhelming. In the highest sense it is worth the doing. The harvest truly is plenteous, but the labourers are few.

POLICY OF LOCAL AUTHORITIES.—To return now to the duty of Local Authorities, it is clear that the first essential is a thorough inspection, up to date, of the houses in their district, so that they may have the fullest information before them of the extent of the task which they have to face.

If it appears, as the result of such inspection, that there has been a neglect of repairs in their district, they must ask themselves what are the causes of this neglect. A few points may usefully be noted:

Neglect may be due to the selfishness or apathy of owners. It is only a minority of owners who are ignorant or wilfully unmindful of their duties. This apathy is in some cases ascribable to the shortage

¹ Similar societies have been formed in Kensington, Chelsea, Birmingham, Bristol and elsewhere; see Appendix II., p. 182.

of accommodation, which makes it easy to obtain tenants even for the worst houses. The stimulating effect of competition is absent.

The difficulty may have arisen from the deterioration of property during the war, or from the high cost of repairs. The owner may be a poor man or woman, whose sole income, perhaps, is derived from these rents, and the cost of the necessary repairs, even if paid by instalments over a period, may be sufficient to swallow up that income. Rents have not, under the operation of the Rents Acts, kept pace with the increase of costs. Unemployment and poverty may have resulted in large arrears of rents, which have reduced the owner's ability to incur expenditure; or the houses may have become so bad that the expenditure on repairs could produce no commensurate return in income, so that the owner would rather close the houses than repair them.

Another cause is lack of proper management and supervision. The actual owner may be quite unaware of the condition of his property.

The owner may be willing to do his duty, but may be deterred by the destructive habits of tenants.

Finally, under the operation of the Rent Restriction Acts, sub-tenants are taken in by tenants without any information or increased rent to the owner, whose property deteriorates accordingly through the abnormal use made of accommodation designed only for one family.

Having fully informed themselves of the extent and character of the task before them, the Local Authority would be well advised, in the first place, to instruct their officers to enter into friendly

negotiations with the owners, in order to arrive at the best and most practicable course of action to remedy the evils that exist. Many Local Authorities have been able to secure all necessary repairs by friendly conference, and without recourse to statutory notices. In other cases, where the trouble has been due to the financial position of owners, they have been able to arrange for the most urgent repairs to be carried out by instalments. Payment by instalments may also be arranged where the Local Authority do the work in default of the owner under Section 3 of the Act of 1925.

The following extracts may be quoted from reports of Medical Officers of Health :

‘ A large amount of time has been spent interviewing owners of properties in lieu of service of notices to carry out works, and good results have been obtained. The value of this method cannot very well be shown on paper, but friction is often avoided. The whole of the works have been carried out without recourse to legal proceedings.’

‘ Rents in the district are very low, and the cost of repairs is so great that many small owners are quite unable to carry them out. It is not always possible, therefore, to obtain the standard one would wish in having unfit houses repaired. A plan which has been found to work well has been adopted in some cases where hardship would have arisen if the whole of the work specified in notices had been enforced. Owners are asked to carry out the necessary repairs by progressive stages, commencing with the most essential first, spreading the whole over a fairly long period.

The owner is usually asked to give an undertaking that he will agree to this arrangement, which he is generally willing to do, and every possible assistance is rendered.'

Where it appears that a considerable part of the difficulty arises from the bad habits of tenants, Local Authorities should consider whether they cannot take action, by educational propaganda or otherwise, on the lines which have been indicated above. Educational work may, in future years, form an increasingly important part of the activities of housing administrators.

In some cases it may be possible to induce large owners of property or groups of owners to entrust the management of their houses to women trained in the Octavia Hill method. Local Authorities should not be content to confine their efforts to the mere exercise of statutory powers. Personal influence and friendly conference may often achieve results which are far more valuable and lasting than those produced by coercion under penal statutes.

But, when all is said, it is the duty of Local Authorities to see that abuses are checked, and, in the last resort, they must always be prepared to make use of the powers which Parliament has entrusted to them. And their high responsibility forbids that the exercise of those powers should be too long deferred.¹

¹ The figures relating to the year 1924 and extracted from the Report of the Ministry of Health for 1925-6 are given in Appendix III. They are sufficient to show that, though much remains to be done, the majority of Local Authorities are not unmindful of their duty.

OVERCROWDING.—In Chapter I. we referred to overcrowding as the call to action under Part III. for the building of new houses. We refer to it again here as one of the problems of ownership and tenancy.

We have quoted the census figures of 1921 to show the extent of overcrowding, as it at present exists, and we have seen that this is in part due to the house famine and in part to sociological causes. Many persons are forced by poverty or trade depression to economise on rentals; and among certain classes overcrowding is generic, or has become a habit, and money spent on additional or improved accommodation is regarded as money wasted. Here again we see the need for educational propaganda to implant in all the people the ideal of the home.

Again, the house famine has not only enabled a certain number of unscrupulous owners to draw the maximum profits allowed under the Rent Restriction Acts by overcrowding their properties. It has also enabled unscrupulous tenants, protected by the same Acts, to profiteer grossly by sub-letting some of the rooms, often at exorbitant rents, enabling them even to live rent free. To this matter we will return in the next chapter.

Under Part I. of the Act of 1925 the Local Authority has power to make by-laws to prevent overcrowding in houses let in lodgings or occupied by the members of more than one family, but it would be difficult to enforce such by-laws so long as the shortage of accommodation remains. Unfortunately, there is evidence that even some of the new Council houses are allowed to become

overcrowded. A recent report on a West Country town showed that forty-four Council houses, built in 1922, contained two families each, and one contained three families. There may be some excuse for this while the need is so acute, but the responsibility rests on the electors to see that, when more normal times are reached, every possible measure is taken to get rid of the overcrowding of houses. It is, above all, necessary that Local Authorities should set an example as regards their own houses.

CHAPTER XI

COSTS AND RENTS

IF, and so long as, the building industry, owing to a temporary high level of costs, is economically unable to build houses at a rental within the means of the workers, the temporary assistance to be given by the State must obviously depend on the amount of money that the nation is willing to spend on it ; and this will depend not only on the national resources, especially at so critical a period as the present, but also on the need, shown and felt, and the cost of satisfying that need. Having, within wide limits, shown the needs, Dr. Addison's scheme fixed the new standards of housing. Mr. Chamberlain restricted the programme in the main to the smaller houses, and fixed, for practical purposes, their cost. Mr. Wheatley, in order to arrive at a total long-term programme, asked a Committee of the Building Industry, selected by themselves, to state the means of the industry for carrying forward a full housing programme. The committee suggested that any new proposals should provide for 90,000 houses in 1925, increasing each year until an annual maximum of 225,000 houses is reached, this to be maintained until towards the end of a fifteen-year programme. On this basis the 1924 Housing Act was passed, providing for continuous building until 1939 and an increased subsidy to houses for letting, subject to certain conditions. Mr. Chamberlain agreed to

the programme as a working basis for the time being.¹

Reduction of Subsidy

This does not mean that the subsidy will be continued throughout the period. Indeed, as stated on p. 61, Parliament has already reduced the subsidy for houses completed after 1st October, 1927. Experience gives us some ground for thinking that subsidies tend to encourage and maintain high prices; that their object, that of setting the building industry to work, has been served; that their discontinuance might lead to a reduction of costs and might actually facilitate rather than check the increase of output. For there can be no doubt that human beings will always, and especially in hard times and with public moneys, take what profit they can, if they believe they are not adequately paid for their services; and the enhanced standards of living, of comfort, of leisure and enjoyment since the war in all sections of the nation have tended toward shorter hours, reduced output and claims for higher remuneration. The building industry is no exception to the rule, and being sheltered from foreign competition has been the better enabled to take advantage of the millions of pounds poured into its lap for the sake of its products. The demand for small houses and the

¹ For the supply and cost of materials and labour, readers should refer to the Report of the National House-Building Committee in April 1924 (Cmd. 2104) and to that of the Departmental Committee on High Cost of Building under Mr. J. Stanley Holmes, M.P., in 1921 (Cmd. 1447). A similar report was issued for Scotland in 1921 (Cmd. 144).

limited supply enabled them to maintain or raise prices to a greater extent than that of most commodities, while the cost of living was being reduced. On p. III we shall show how the reduction in output has tended to increase cost, and how the hope of lesser cost and lower rental will depend on incentives and encouragement to all concerned to give a better output. In this way there are great possibilities of improvement without hardship to the workers affected, an improvement compared to which the artificial bait of a subsidy is insignificant, though most costly and burdensome to the whole community. Mr. Chamberlain has been well advised to adopt the policy of a tapering subsidy and to begin the process slowly and observe the effects of the reduction.

Labour Supply and Cost

The serious reductions in numbers of craftsmen available for house-building was indicated in the report of the National House-Building Committee by the following figures representing the number of insured persons in the various trades :

	Dec. 1913	Oct. 1921	Jan. 1924	Additional required for total of houses per annum	
				90,000	125,000
Bricklayers	68,920	62,170	57,170	11,772	19,620
Carpenters & Joiners ..	126,780	132,260	125,010	7,848	13,080
Slaters	6,650	5,370	5,210	7,848	13,080
Plasterers	20,180	17,080	16,070		
Masons	38,870	23,880	22,270	6,870	11,450
Painters	130,860	115,900	106,860		
Plumbers	36,860	35,840	34,440		
Labourers	Figures not available			25,600	42,600

For the purpose of augmenting certain of the crafts so as to secure a larger production of working-class cottages the National House Building Committee proposed the establishment of a Statutory Committee composed of Building Trades Employers and Operatives who should be aided by subordinate local Committees as its active instrument for giving effect to various matters in the localities where houses are required to be erected, and in particular to deal with labour supplies and the provision of the additional apprentices required. Among their recommendations was one that it should be made a condition of every contract for the erection of working-class cottages that one apprentice should be engaged to every three craftsmen employed in connection with such contract; the apprenticeship, in general, to last for four years, and the present restrictions regarding the age of apprentices being removed so as to allow, if necessary, youths to be apprenticed at any time up to the age of 20; the period of apprenticeship of youths taken on between the ages of 16 and 20 to be four years, reducible to three years in certain circumstances. A scale of payment was recommended for such youths rising from 40 per cent. of the journeyman's wage.

The committee's proposal for the appointment of a statutory committee was not adopted, but the National Apprenticeship Committee has since been reconstituted under the title of the Building Industry Committee for the purpose of aiding the Minister in augmenting the supply of labour on the lines suggested in the report. Their

work is carried out throughout the country by the agency of Local Building Industry Committees. From returns obtained by the Ministry of Health on 31st January, 1926, it appears that approximately 8,290 apprentices have been engaged in connection with contracts embracing about 44,203 houses. This is at a rate of one apprentice to approximately $5\frac{1}{2}$ houses and it would appear that the Committee's aim has not yet been attained.

With regard to labour costs, the Departmental Committee reported that 'The cost of the cottage is directly or indirectly composed to a very large extent—probably in excess of 75 per cent.—of wages.' 'The high cost of labour, not merely the labour directly involved in work of actual construction, but that also involved in production of materials and in transport, has been the principal cause in the high cost of building houses.' High wages were mainly due to the increased cost of living. 'But it is clear that there have been other contributory factors, e.g. diminution of output and exploitation of monopoly conditions created by shortage of skilled workmen. There is no doubt that output has seriously decreased since 1914, and is at present much below the standard of that time.' That was in 1921.

The following figures show the main variations which have taken place in the wages of skilled craftsmen and labourers in London since 1913, and also the different rates applicable to craftsmen and labourers in the various districts outside London in 1926:

LONDON RATE PER HOUR, 1913-26

<i>From</i>	<i>Craftsmen</i>	<i>Labourers</i>
October 1913	11½ <i>d.</i>	7½ <i>d.</i>
June 1920	2/4	2/1
16th May, 1921	2/2	1/11
1st April, 1922	1/10	1/5
26th May, 1923	1/7½	1/2¾
1st February, 1924	1/8	1/3
24th October, 1924 } to 1926	1/9½	1/4½
	(within 12 mile radius)	
	1/9	1/4
	(from 12-15 mile radius)	

1926 rates per hour in the various districts are fixed in 10 grades, A to CI, appropriate to the varying conditions of the several areas of the country. The rates vary for craftsmen from 1*s.* 8*d.* to 1*s.* 3½*d.*, for labourers from 1*s.* 3¼*d.* to 11¼*d.*

The importance to cost, however, is not time-wage but output; and the variation in cost of output has been far greater than that of wages.

Taking a rough estimate on certain big L.C.C. contracts, the cost of straightforward bricklaying has been as follows :

	1914	1920	1922	1924
Output in bricks laid per day	1000	200	500	469
Daily wage	8/9	18/8	16/-	14/4
Comparative cost of output, taking that in 1914 as 100	100	1067	366	349

In other words, labour output in this particular form costs about 250 per cent. more, or 3½ times as much as it did before the war. On the other hand, the system of bonus on output, where tried, has produced striking results; in one case on a big

job it was reported that the average number of bricks laid per man was 1,800 a day, measured, over a period of 18 months. Small contractors, keeping 'open shop,' report output nearly as good per hour as before the war, i.e. 800 bricks in an eight hours' day.

The causes of these variations are complicated. How far they apply to other forms of labour it is impossible to say; the high cost of output has been most evident in some of the larger schemes on which shop stewards have been active, and yet it may not be due so much, if at all, to deliberate individual 'ca' canny' as to general lack of incentive and the lost habit of work, aggravated by a fear of increasing the employer's profit. Whatever the cause, these are facts, vital to the Housing of the Nation, to be faced with the sole view of getting houses built and reducing the burden of cost to the taxpayer and to the future occupier without unfairness to any section of the industry. Improvement of output is indeed the main key to the reduction of costs in housing. It can only come about through the goodwill of the men and the leading of their leaders—a lead which has hitherto been conspicuously lacking.

The National Joint Council now deals with matters relating to wages and working conditions in the building industry. Is it too much to hope that the new spirit of conciliation in industry, so warmly expressed by representatives of employers and employed after the seven months' bitter lesson of the coal-stoppage, may be focused on to the building industry? If payment could be made by results, as in the mining industry, in agreement

with the trade unions, and the workmen safeguarded from abuse of the system, their leaders might well persuade them to throw their whole weight into the housing campaign, as a crusade on behalf of their fellow-workers. They would increase their wages and output very largely and the housing outlook would be immeasurably improved.

Materials, Supply and Cost

The cost of certain main materials as given by *The Builder* has varied as follows :

	1914	1920	1922	1924	1926
Bricks	100	263	225	229	235
Slates	100	295	263	216	218
Portland Cement	100	236	178	162	162
Timber	100	387	226	167	155

The output of material has naturally varied with the prospect of orders, and the cost with competition. Under Government buying through the Director of Building Materials Supply in the Addison period, both supply and cost rose ; when the scheme was curtailed in 1921, both fell, and manufacturers, with large stocks in hand, had to curtail the work of their factories. But here, again, causes are complicated, and it is now held that the operations of the D.B.M.S. had little influence on prices.

The Building Materials Committee appointed by Mr. Wheatley was in April 1924 of the opinion that the necessary materials required for the increased housing programme would be forthcoming. In general their expectation has been verified. This

committee is still in existence to consider any cases of shortage to which attention may be called.

In a Building Materials (Charges and Supply) Bill, Mr. Wheatley proposed to control prices and supply by compulsory measures of investigation, fixing of prices, prohibition and restriction of conditions and charges, requisition of stocks and businesses; with compensation and power to the Minister to carry on such business if considered necessary. The Committee, however, of the Materials Industry had recently advised him 'to constitute no system of Government control until, at any rate, there is definite evidence that the manufacturers and suppliers are not playing the game.' They reported that 'a policy of confidence and co-operation would achieve the most satisfactory results.' The Bill was accordingly postponed; and when re-introduced from the back Opposition benches in February 1925 was rejected on its second reading as a conspicuous instance of harmful and unnecessary Socialism. These matters are far best left to the industry itself with no other powers than publicity and persuasion. An Inter-Departmental Committee, appointed in 1923, continues to report on the prices of building materials.

Builders' Profits

The Departmental Committee on the High Cost of Building reported in 1921 that cases of contracts yielding more than a normal profit must have been exceptional. 'There is certainly no evidence that

prices at the time of contract included any excessive margin for profit. There is, on the other hand, evidence that the profit being obtained is not unreasonable.'

In some cases Local Authorities have themselves built by direct employment. The Departmental Committee advise against direct building by the Government, except where there is no alternative, as offering no financial incentive to economy. They favoured, however, experiments in direct building by Local Authorities on a small scale, limited by maximum prices, to rank for financial assistance; and were not opposed to contracts with building guilds, for labour only or for the whole work, so long as the conditions were similar to those of other contracts. At Norwich, recently, the Corporation were building both by direct labour and through contractors, and were well satisfied with both. Obviously a contractor's profit, if reasonable, must represent payment for services which are equally required and no less costly, though often unrecognised and not brought into the account, when obtained from the permanent or temporary staff of a Local Authority. This fact is liable to be overlooked in schemes of building by direct labour; but such schemes, if properly checked and audited, may play a useful part in keeping down contractors' prices by competition.

Guilds, with their high ideals of public service and control by the operatives, have contributed to the encouragement of the industry amongst the workers as a national service, although hampered and limited as they must be by the lack of capital and of experienced management. They are no

true test of the relative value of public service and private gain as an incentive in industry. They deserve encouragement ; but little reliance can be placed on their contribution to present housing needs.

The Cost of Houses

The average cost of working-class houses has varied as shown in the following table, based on tender prices, the figures being those ruling at 1st July in each year :

	1914	1919	1920	1921	1922	1923	1924	1925	1926	1927
<i>Parlour houses</i>										
Cost per house	—	£833	£955	£752	£413	£412	£460	£482	£502	£481
Cost per foot super	5/-	16/3	19/7	15/1½	8/10½	8/10½	10/0½	10/7½	11/0½	10/5
<i>Non-parlour houses</i>										
Cost per house	£237	£713	£870	£665	£378	£365	£417	£440	£437	£425
Cost per foot super	5/6	16/5½	20/2½	16/1½	9/4	9/9	10/4½	10/6	10/11½	10/10½

Prices vary during each year, the causes being not necessarily seasonal. In 1920 the average monthly prices for parlour houses varied from £932 (in January) to £566 (in December) ; and in 1924 from £442 (in February) to £501 (in October and November).

In some areas it is already possible to build houses of required standard at £300 to £400 and let them without subsidy at economical rents of from 7s. 6d. to 10s. But the provision of amenities, extravagant specification, varying design and distaste for standardisation have accounted for much cost in subsidised houses, which should be limited to the simple necessities.

Rent

During the war practically all house-building and all emigration ceased, so that, with the ever-increasing population, demand outran supply. Houseowners, trustees and mortgagees might well have raised rents and interest on mortgages, had it not been for the Rent Restriction Act of December 1915, which allowed no increase of mortgage-interest and no increase of rent above that charged on the 3rd August, 1914 (since known as the 'standard rent') for the cheaper houses. Owing to the increased cost of repairs, however, some increase of rent became necessary; but it was not till after the war, in 1919, that a new Act allowed any increase of rent; while at the same time it extended restrictions to a wider class of houses, including furnished houses, for which exorbitant rents had been charged. Further extensions were enacted, after inquiry by Lord Salisbury's Departmental Committee, in the Act of July 1920. These variations are shown thus:

	<i>Houses of Annual Rateable Value in</i>			<i>Increase allowed of</i>	
	<i>LONDON</i>	<i>SCOTLAND</i>	<i>ELSEWHERE</i>	<i>RENT</i>	<i>MORTGAGE-INTEREST</i>
Act of 1915	£ up to 35	£ up to 30	£ up to 26	nil	nil
„ 1919	„ 70	„ 60	„ 52	10%	½% up to maximum 5%
„ 1920	„ 105	„ 90	„ 78	30% & after 2/7/21 40%	1% up to maximum 6½%

It should be noted that the Act of 1919 exempted from restriction all houses built after April 1919, or in course of erection at that date.

The increases in rent and mortgage-interest allowed by the Acts of 1919 and 1920 were justified by the extra cost of repairs and by the increase in the rate of interest obtainable on all other forms of investment. Most working-class houses having been built out of borrowed money, raised by mortgage on the house, the mortgagee might have raised the rate of interest to the houseowner, had he not been restricted to the 'standard rate' (that prevailing on 3rd August, 1914) by the 1915 Act, and forbidden to call in his securities so long as the houseowner paid the interest due and kept the house in repair. Being thus prevented from recovering his money and investing it elsewhere to better advantage, the mortgagee was rightly allowed to increase the rate of interest first, in 1919, by $\frac{1}{2}$ per cent. within a maximum of 5 per cent., and later, in 1920, by 1 per cent. within a maximum of $6\frac{1}{2}$ per cent. The houseowner, similarly, if he kept the house in repair, was allowed by the Act of 1920 to increase the rental (less rates) by 25 per cent. for extra costs of repairs, and by 15 per cent. (5 per cent. till July 1921) as increased return for money spent, making an increase of 40 per cent. in all. He was also allowed to charge 8 per cent. on outlay for future (6 per cent. for past) structural alterations and improvements. From the Act of 1915 onwards the owner was permitted to pass on to the tenant any increase in rates over the rates payable on the 3rd August, 1914, when rates were included in the gross rent payable.¹ It may be observed in passing that the permitted increases have not proved sufficient inducement to owners

¹ For Scotland, see p. 170.

to repair their houses, especially when grossly overcrowded against their will ; while tenants have sometimes been deterred from complaining by the prospect of increased rents if the work is done.

The increase in rent under the 1920 Act was permitted only after four clear weeks' written notice, which was not legally effective unless accompanied by a formal notice to terminate the existing tenancy. Owing to a misunderstanding of the legal position in this respect, the owners of 80 per cent. of all the houses in Glasgow, who had not given the misleading notice to quit, were unable to obtain the increase. Seldom have letter and spirit, law and justice, intention and effect been so strikingly at variance. A political agitation resulted in rent-strikes in England as well as in Scotland, till a Rent Restrictions (Notices of Increase) Act was passed in 1923, whereby the owners in these cases forfeited any increase due up to December 1922.

The Act of 1920 was essentially a tenants' protection Act, passed to protect 6,000,000 working-class and 1,000,000 middle-class tenants at the expense of the owner, who was often poorer than the tenant himself. The owner was enabled to recover possession of his house by order of the court if the tenant had broken his agreement, or if the owner required the house for a former tenant, who had given it up only to serve in the war, or required the house for himself or dependents or employees, and then only if he could prove that alternative accommodation was available for the tenant.

In 1922 a Departmental Committee was appointed to reconsider the policy regarding restrictions, especially with a view to the encouragement of private

investment and enterprise in the building of workmen's houses. The majority report, in February 1923, proposed decontrol of the houses brought under control respectively by the Acts of 1915, 1919 and 1920, in inverse order in 1923, 1924 and 1925. The present writer proposed to allow for the very different circumstances of different areas and to retain further control for one year in each case and for so much longer in any area of a County or County Borough as might be resolved, year by year, by its Council. The minority report, representing the views of the Labour Party, proposed that control should continue at least till 1930. An ingenious solution was found in the Act which was passed in July 1923. With minor modifications, the restrictions were thereby continued till 1925—since, by another Act of 1925, continued till 1927 (in Scotland till May 1928)—but it was provided that a house falling vacant was to cease to be subject to control, and where part of a dwelling-house was sub-let further increases of 10 per cent. in the rent of the part so sub-let and of 5 per cent. in the rent of the house were permitted. Further extension, if thought necessary, can be provided by the inclusion of the Act in the Expiring Laws Continuance Bill, and the situation can thus be reviewed from year to year without need for specific legislation. At the end of the period of restriction, Part II. of the 1923 Act provides for a further period of five years during which the right of an owner to possession or of a mortgagee to call in his mortgages is qualified by power being given to the court on application by tenant, owner or mortgagee, to give, refuse, postpone or vary an order for possession, to determine

what increase of rent (if any) is fair and reasonable or to restrain the mortgagee from calling in his mortgage, according to the relative hardships caused to the parties concerned. To help the court on matters of rent, character and condition of houses, reference committees may be established. One's sympathies are with the County Court judges who will have to decide these difficult cases on such indefinite lines. But the method is full of hope.

As things stand, therefore, the following houses are already out of control :

Those of standard rent or rateable value over £105 per annum in the Metropolitan Police District, over £90 in Scotland, over £78 elsewhere.

Those of less value, if built or converted into flats since 2nd April, 1919 ; if vacated, without sub-tenant, since 31st July, 1923 ; if leased for a term of not less than two years expiring not earlier than one year after the date fixed at the date of the lease for the expiration of the Act ; or if let with land of more than one fourth the rateable value of the house.

Houses let furnished may not be let at a rent yielding a profit more than 25 per cent. in excess of the profit that might normally have been expected from a similar letting on 3rd August, 1914.

Premiums for a tenancy or sub-tenancy are forbidden under a penalty of £100.

The owner can recover possession by order of the court only to displace a definitely bad tenant or to house himself, his son or daughter over eighteen years of age, a whole-time employee, an employee of a tenant, or an ex-service previous tenant. In

nearly every case he has to show that suitable alternative accommodation is available, except when a county agricultural committee certifies that a house is required for a worker on the owner's agricultural holding.

The Rent and Mortgage-Interest Restriction Acts certainly protect tenants ; and in very many cases such protection is necessary in hard times, when the houseowner, like anyone else, wishes to make the most of his assets.

But these Acts have the very reverse effect on the sub-tenants, who in large cities form a far larger part of the population. These unfortunate people are seldom aware of the relief given them under the Acts, and if aware dare not go to court for the purpose ; while the tenants, trading on their own immunity and the demand for rooms at almost any price, are too often gaining an unfair advantage at the expense both of the owner and of the sub-tenants. On the whole the Acts are more of a hardship than a boon to the very poor.

The Acts, moreover, give such security that a single obstinate tenant may unreasonably hold up the re-development of areas, as building leases fall in ; while their effect on management of house-property is often deplorable. It is in the light of these experiences, rather than that of their obvious intention, that the closest attention should now be paid to the operation of the Acts ; and it would seem not unlikely that there will be a growing demand from all concerned for their lapse within a year or two, with local exceptions, when the safeguards, provided in Part II. of the 1923 Act for the following five years, come into play.

How has this severe and complete control affected the actual rentals?

Pre-war weekly rents (including rates), according to the Board of Trade Report in 1912, were :

ENGLAND AND WALES

	<i>London</i>	<i>Provincial</i>
2 rooms	4s. 0d.-7s. 0d.	2s. 6d.-3s. 9d.
3 "	5s. 6d.-9s. 0d.	3s. 9d.-5s. 0d.
4 "	7s. 0d.-10s. 6d.	4s. 6d.-5s. 9d.
5 "	8s. 6d.-13s. 0d.	5s. 6d.-6s. 6d.

On the assumption that rates have increased in the same proportion as rents, the permitted increase of 40 per cent. would bring these figures for England and Wales to :

	<i>London</i>	<i>Provincial</i>
2 rooms	5s. 7d.-9s. 10d.	3s. 6d.-5s. 3d.
3 "	7s. 8d.-12s. 7d.	5s. 3d.-7s. 0d.
4 "	9s. 10d.-14s. 8d.	6s. 3d.-8s. 1d.
5 "	11s. 11d.-18s. 2d.	7s. 8d.-9s. 1d.

There appear to be no official returns giving the corresponding rents actually charged since the war for pre-war houses in general. But the full 40 per cent. increase permitted by the Acts has certainly in many cases not been charged and in no case could it lawfully be exceeded.

For the rental of new houses, the fixation of rents of pre-war houses by the Restriction Acts gave a firm basis on which to proceed. Housing Regulations in December 1919 laid it down that Local Authorities, in fixing the rents of new houses, should have regard

to the local rents obtaining for houses of the working classes, to increases allowed under Rent Restriction Acts, to any improved conditions, amenities and accommodation in the new houses, and to the class of tenant in the district for whom the houses were provided. Under the 1919 Act, the rents arrived at by the Local Authorities had to be approved by the Minister of Health, subject to a reference to an independent Rents Tribunal in case of disagreement. After March 1927 the rent is, if possible, to be sufficient to cover maintenance, management, depreciation and interest on capital that would have been spent on the houses, if built after that date. If this is not possible, it is to be the best rent to be reasonably obtained from the classes of tenants for whom the houses were provided. This is obviously the difficult factor to decide. But in London as a working rule it has been found reasonable for a working-class household to spend up to one fourth or one fifth of its joint income from all sources in the three R's—Rent, Rates and Rail or other means of travelling to and from work. This is a useful rule of thumb by which to arrive roughly at the maximum rent within the tenant's means.

Complaint has frequently been made that the rents arrived at under the Regulations of the 1919 Act were above the means of the poorer of the working class, especially those with a young family, who in pre-war times, and in all countries, have commonly occupied the oldest and cheapest houses available. The position in this respect was not regarded as fully met by the Act of 1923, under which a subsidy of £6 a house for twenty years was provided from the Exchequer, since that

subsidy was not found to be sufficient to enable Local Authorities or others to provide in sufficient numbers houses available for letting at a low level of rent without incurring heavy charges on the rates. The 1924 Act, therefore, set out especially to supply this class with new houses of the required standard at a rent they could afford. The special subsidy of £9 for forty years, with a contribution from the rates up to £4 10s. for the same period, was designed to fill the gap between a comparatively low rental and the economic rent required to meet the high cost of modern building. The Act provided that the houses built with this increased subsidy were not to be let at rents exceeding those of pre-war working-class houses in the same area, unless such rents would entail on the Local Authority, after allowing for the Government subsidy, a loss exceeding £4 10s. a year for forty years, in which case the excess over that figure could be added to the rent. In the event, the rents have seldom been so low as was thus intended; and, while renewed efforts must be made to reduce costs, attention must always be directed to the natural solution, by which the poorest class can only be economically housed in the older, less convenient and less expensive houses, nearing their natural end:

CHAPTER XII

NEW FORMS OF CONSTRUCTION

WE have seen that since the war the supply of skilled building labour has been severely reduced ; that it was necessary to aim at a rate of building in excess of the average for the pre-war years when labour was more plentiful ; and that even with Government subsidy it was difficult to build for letting at rents which were within the means of the poorer of the working classes.

It was therefore necessary to search for new forms of construction, cheaper if possible than the existing methods of building, which could be carried through with a minimum call on the skilled labour which was required to the utmost for the normal methods of house-building.

In seeking to carry out their Addison schemes, several of the larger municipalities supplemented their output of brick houses by adopting other methods. Concrete especially was used as an alternative material to brick, enabling a large proportion of unskilled labour to be employed. On their 3,000 acre estate at Becontree, the L.C.C. not only built Winget and other houses of concrete blocks, hollow or solid, but also used 'poured concrete,' with embedded uprights of metal piping, to secure the alignment, so as to spare as much as possible the limited supply of skilled labour. It

was in view of the problem as a whole that Lord Weir, with his special engineering experience and equipment, set himself to devise an auxiliary scheme to provide half a million houses in five years without using materials or skilled labour that were scarce. He formulated a scheme for standardised mass-production in steel and wood in engineering shops at Cardonald, Glasgow, by the use of engineer labour at engineering trade union rates. The committee, under Sir Ernest Moir, set up by Mr. Wheatley in September 1924 to inquire and report into new materials or methods of construction, issued in November their first interim report on the Weir House, disposing provisionally of the chief objections to it, and commending it for trial. Mr. Chamberlain, on resuming his post as Minister of Health, offered a special subsidy of £200 per house—about the equivalent of £40 plus the Wheatley subsidy of £9 a year for 40 years—as an encouragement to any Local Authority who were prepared to erect pairs of these or other houses approved by the Moir Committee for demonstration. The House of Commons in February 1925 voted £50,000 for the purpose, and by July 1925 £10,000 each had been allotted for the Weir, Atholl and Telford types, and £4,000 for the Wild type; 50 Local Authorities were taking part in the experiment. But in March 1925, at Leeds and Sheffield, proposals to erect these houses were objected to by the District Councils of the National Federation of Building Trades Operatives, who declared that unless wages were paid at the higher rates of the building trades instead of the engineering trades union rates, all building trade

labour in the area would be withdrawn. The dispute was referred by the Minister of Labour to a Court of Inquiry, composed of Messrs. Cramp and Milne Watson, with Lord Bradbury as chairman. The court reported in April that Messrs. Weir's scheme should be fully developed as an auxiliary and emergency scheme on the lines originally proposed. Outwardly this seems to have ended the dispute; but passive resistance or the fear of trouble or objection to the designs prevented the erection of any such houses in Glasgow by the Local Authority. Reference is made in Chapter XVI., page 165, to the subsequent special arrangement in Scotland under which the Government themselves undertook the building of steel houses.

In addition to these efforts, the House of Commons voted £25,000 for investigation of new methods; a new laboratory for research into all matters connected with house-building and equipment has been opened at Watford; and a competition was instituted, and a prize of £250 awarded by the Minister for the best new method of shuttering for use with poured concrete. Of the new methods, the best known, with their distinctive features, are as follows:

STEEL.—'Weir' and 'Cowieson' (external steel plates on timber frame); 'Atholl' (steel throughout on lines of naval construction); 'Telford,' by Braithwaite & Co. (external steel plates, acting as frame, with steel roof optional).

STEEL FRAME ONLY.—'Dennis-Wild' Universal Hog Construction Company (frame and roof erected first).

STEEL FRAME AND ROOF.—‘Nissen-Petren’ (continuous semi-circular steel ribs, bolted at either end into the foundations and covered with asbestos-protected metal sheeting for roof and upper storey walls), as at Yeovil; Glasgow Steel-roofing Company; ‘Crane House,’ as at Nottingham.

CAST-IRON.—By Newton, Chambers & Company (external cast-iron flanged plates, 11 tons of pig iron per house), as at Derby.

PRECAST CONCRETE BLOCKS. — ‘Winget’; ‘Duoslab’; ‘Idealite’; ‘Nash.’

POURED CONCRETE.—‘Coralite’; ‘Easiform’; ‘Aerocrete’; ‘Colway.’

CHALK.—Rammed chalk; chalk-cement concrete; ‘Cesalith’ (hollow blocks of sand, cement and chalk).

HALF-TIMBER AND CONCRETE.—‘Tibbenham’ (a most attractive style).

TIMBER (weather-boarded or cement rough-casted outside).

SHREDDED WOOD AND CEMENT CONCRETE (only approved at present for experimental purposes).—‘Factocrete’; Commander Burney’s ‘Prefecto’ (light and easy to cut or mould).

Certain old methods are also occasionally revived, like those of ‘pisé-de-terre’ (rammed earth), ‘clunch’ (hard chalk), and ‘cob’ (chalk block). If the material is locally available and its use is understood, especially by local experience, it will probably, with care, make a sound cottage. The relative advantage—apart from durability—depends on transport and labour. The same may be said of the choice between brick and concrete; concrete is most serviceable when there is a good aggregate

on the spot, as at Becontree and Welwyn. Most of the above methods build on ordinary concrete foundations, have a proper damp-course, and use asbestos, wood-pulp, 'celotex' or other suitable substitute for internal wall-linings and ceilings, concrete tiles, cement asbestos slates or other suitable roofing, to economise the use of normal material or skilled labour and at the same time suit the purse and taste of the customer. Steel houses more or less successfully disguise themselves in paint, rough cast or cement.

In ultimate cost, like for like, having regard to their probable life and cost of maintenance, it is doubtful if any will compare with a well-built brick house. But the immediate price in several cases already challenges the brick house; manufacturers of houses out of standard units produced in factories, if they were assured of orders for 5,000 houses, profess to be able, by mass-production, to reduce their prices to £300 a cottage or less, and eventually, as costs fall, to the £150 of the pre-war period; and that sum can, even now, be reached by a man working for himself, with no labour-bill to pay.

The main object remains—to obtain a large and early supply of houses, in addition to the limited number of which the building trades are capable.

All Members of Parliament and local councillors, and all candidates for election, should be asked definitely if they realise the full housing needs of their area and are prepared to press for this fuller programme of building by new methods, employing other materials and other labour in addition to the

full employment of the building trades on accustomed lines. Otherwise it is useless, if not hypocritical, to talk of the 'cry of the slums' and the physical, moral and national dangers of overcrowding.

CHAPTER XIII

HOUSING AND THE COUNTRYSIDE

' The cottage homes of England are, after all, the most important of the homes of any class. . . . It is *home* that teaches the child, after all, more than any other schooling.'—FLORENCE NIGHTINGALE (Letter to Village Mothers, 1892).

Historical

IN any social question, the root-cause is best found in a study of village life. For here is a compact community, whose relationships are fairly clear, whose conditions can be retraced through a certain line of steady evolution back to their origin.

Observation of the defective housing conditions, and diagnosis of their cause, are the first two steps towards prescription of a remedy. Indeed, it was in village life that housing reform had its source ; and that at the hands of the village employer and capitalist—the squire—the embodiment of the landed interest, of private possession, of discipline, of authority, of the responsibilities and duties of the English gentleman at his best. Thus John Howard, before he was appointed Sheriff of Bedfordshire in 1773 and began his work of prison reform, lived the life of a country gentleman of moderate means on his patrimonial estate at Cardington for seventeen years, rebuilding all his own cottages, and all others that he could purchase, with a view to the improvement of health and

habits and to the moral regeneration of the people. In 1797 a society was formed by squires and rectors 'for bettering the condition of the poor,' which did much to 'carry domestic comfort into the recesses of every cottage,' to restore to the cottager a share in the cultivation of the land for his own profit and to awaken interest in the housing of the people in its wider aspects. During the first half of the last century over thirty titled landowners became known for their constructive work in this direction up to the time when King Edward VII. as Prince of Wales, succeeding an absentee owner at Sandringham, rebuilt the cottages, provided them with gardens and out-houses, and let them at from 1s. to 1s. 6d. a week. The cost of a cottage at that period varied between £90 and £130. Even so the Duke of Bedford, in the *Journal of the Royal Agricultural Society* in 1849, stated that 'cottage building was a bad investment of money; but this was not the light in which such a subject should be viewed by landlords.' And now, indeed, when it is difficult to retain village labour on the land, good housing must be considered essential and therefore good business, even apart from its humanity, despite its cost.

The fact is that the standard of housing considered sufficient up to 1870, under the ignorance of public health and the general doctrine of *laissez-faire*, by which the least capable and careful households—except on the larger estates—were left to themselves and allowed to deteriorate, cottages and all, has improved immeasurably in the towns and, like everything else, far more slowly in the country. Improved communications, therefore, and the spread

of information, have urged most of the quicker-witted youngsters to leave the country for the town, thereby leaving the villages even less able to cope with their housing and other problems. Furthermore, the competition of imported wheat under free trade and the success of urban commerce and industry have changed the balance between town and country, so that the squire, who lives in the country and knows and loves it, is impoverished, is at the mercy of the legislature, four-fifths of which represents urban interests, and is totally unable to spend money as he would wish on his estate and his cottages. Where, as frequently happens, he is bought out by the rich man from town, the newcomer is often little aware of the indirect obligations attaching to his position in the village community and, however generous, is apt to look at the problem of housing his employees from the point of view of the balance sheet. It is not good business in his eyes; there is no legal obligation; the District Council must do it. And the District Council, the struggling farmer, the impoverished landowner and their colleagues, naturally object to any increase in rates or liabilities on the rates.

Village Architecture

In rural districts, for a special reason, the problem of housing needs to be sympathetically treated. In many a rural village a particular style of building, individual and characteristic, adapted to local scenery and the use of local materials, has, perhaps for centuries, been traditional. These individual

styles of building, and the variety of them, have been one of the charms of our countryside, and it would be a thousand pities if anything were done, by unsympathetic handling of the housing problem, to break the tradition. Much may be done to improve the housing conditions in the villages, and at the same time to maintain their architectural character, by the restoration of existing cottages or the adaptation of other buildings which are in keeping with their surroundings. In many rural districts there are solid stone structures, built originally as barns, which could easily be adapted for use as cottages. This is particularly the case in districts where arable land has been put down to grass, and the barns are no longer required as such. A Council for the Preservation of Rural England was formed in 1926 to co-ordinate the work of several societies interested in such objects; and at an influential conference in 1927, summoned by the Royal Society of Arts, a fund for the preservation of ancient cottages was inaugurated with eloquent appeals, amongst others, by the Prime Minister and the Speaker of the House of Commons.

Certain Axioms

Certain axioms of rural housing may be recognised :

Bad housing is less harmful to physical health in the outdoor life of the country than in town; but overcrowding is no less injurious to morals.

A few tied cottages on every farm are essential.

It is good that cottages should be owned by their occupiers or by public utility societies. The next

best owner is the local employer or landowner or the estates-bursar on behalf of a college, so long as he has sufficient resources, local knowledge and goodwill.

The tied cottage system has resulted in uneconomic rents of 1s. to 3s. before the war, 2s. to 4s. now, including rates and gardens, setting an uneconomic standard of rents for small cottages throughout the village.

The garden should be worth 2s. a week on an average all the year round.

As in towns, still more in rural life, the worker with a wife and small family may fairly spend up to one-fourth, preferably only to one-fifth, of the family income on rent and rates. On a minimum wage of 30s. a week he may thus spend up to 6s. or even 7s. 6d. ; but not if he has a large family of young children.

Until there is a margin of vacant accommodation, restriction of rent and security against eviction are more necessary for the villager than for the town dweller ; but they interfere seriously with the efficient working of the farms and the interchange between villages, on which the activities and progress of village life must depend.

Outside a village, public services of lighting and heating, sewerage and water-supply, are seldom available ; and the old-fashioned tub-bath filled from the copper, or kettle, holds sway. But the tub-bath is perfectly compatible with health, cleanliness and, in front of the kitchen fire, with comfort.

Any farm cottage, when vacant, must be available for the most suitable workman, however large his

family; it should therefore always have three bedrooms. The third bedroom is often not required for the family, and will then usefully house the single labourer or elderly relative as a lodger.

Two-roomed cottages of good size, properly equipped, are invaluable for old couples, who without them often continue in occupation of houses larger than they desire or are able fully to use.

Town workers to an ever-increasing extent, wishing to live in the villages, will constantly oust the village worker from the best cottages and maintain the congestion in the worst, unless occupancy and sub-tenancy are strictly regulated.

There are slum houses and slum groups, unfit for habitation and grossly overcrowded, in most villages. They can and should be at once so scheduled throughout every county, and a remedy determined for eventual achievement. The village slums, the rural hovels, are much scattered and little noticed. But tubercle, once introduced into a family, spreads as surely and fatally, wherever the slums may be. And the sum-total of village slumdom and of its results is more than that of many cities.

The decay in rural housing is largely due to the eclipse of the old-fashioned squire, following on the general neglect and ignorance of country life and the public preference and support for the more forceful attractions of industry and urban life.

Political Tendencies

It is clear that the political dogma, first of Liberals, then of Socialists, has undermined the foundations

of the rural community and taught it to look to the District Council instead of to the squire and parson for guidance and help; improved communications have exposed it to overwhelming competition and frequently to invasion from the towns; responsibility is indirect; intention is confused; and rural housing stagnates and decays. The Liberal Land Committee, indeed, in 1910 proposed that a statutory duty be thrown on Rural District Councils to provide a cottage for everyone employed in their area, for whom no cottage is otherwise provided. Here was nationalisation with a vengeance, and a clear warning to everyone—employer and employed—to refrain from all housing on their own account, while the District Councils, attacked for the height of the rates, would be nervous of any expenditure.

The Unionist Party¹ in their private members' Bills and official publications took a better line. The Irish Labourers' Acts from 1883 to 1906 granted loans for the building of cottages for agricultural labourers earning not more than 2s. 6d. a day, in substitution for insanitary dwellings. The 1906 Act fixed the terms of the loans as for 68½ years at £3 5s. per cent., including repayment, the Government paying 64 per cent., the Irish Local Authorities 36 per cent. By 1912 loans had been sanctioned up to nearly £8 million; 39,241 cottages had been built at an average cost of £185, including land and roads, and 3,439 were under construction. Rents, apart from rates, varied from 4d. to 2s. 9d. per week, with an average of 1s. 1d.; 211 Rural

¹ See *History of Housing Reform*, National Unionist Association, 1913.

District Councils out of 213 had built under these Acts.

Advancing on these lines, the Unionist Party were the first to propose to Parliament a Government subsidy of £1,000,000, and the assistance both of private enterprise and of Local Authorities by State loans under State supervision. It has 'always been the view of the Party'—to quote the *History of Housing Reform*—'that individual enterprise should be encouraged to its utmost limits; but that where that enterprise for any reason has failed to achieve the best possible results from a national standpoint, it should be both assisted by the State and regulated by the State or by the smaller Local Authorities which stand between it and the individual.' The Boscawen Bill, to give effect to this policy, passed its second reading in 1913 without a division, but fell in committee. Then came the war.

Post-war Legislation

After the war, rural housing was revived without special privileges under the 1919 and 1923 Acts; but in 1924 further concessions were made to agricultural parishes (see p. 50), the Government subsidy of £9 a year for 40 years being extended to £12 10s. a year in those parishes, with power to Local Authorities to add a further sum from the rates which in most cases has not exceeded £4 10s. The total subsidy, thus amounting to £17 a year, has a capitalised value of £300. At an all-in cost of £425, a cottage might thus, with the aid of the subsidy, be built to let economically at 4s. a week, including repairs and management. But the grant under the Wheatley Act may not be

capitalised ; it is feared there are few Rural District Councils prepared to give £4 10s. a year for 40 years or any material grant for the number of cottages required ; nor will landowners generally be prepared to find the money for cottages subject to the special conditions of the grant. A Rural Cottages Bill was, therefore, introduced in 1925 by General Sir Alfred Knox, M.P., founded on one introduced in 1913, backed by Unionist Members, including Lord Bledisloe, Mr. Bridgeman and the late Mr. Jesse Collings, which was defeated by one vote ! This Bill followed the precedent of the Irish Acts, by which the State would be empowered to advance to an agricultural landowner or a Rural District Council the whole cost of any cottages they may build, less the £75 capitalised subsidy to be received under the 1923 Act, at Bank Rate of interest, with a further half per cent. as Sinking Fund for $68\frac{1}{2}$ years. This Bill, however, never reached its second reading, and it appears to be no longer required. Present facilities, with some amendment, would seem to be able to meet the need. Up to November 1926 about 115,000 houses had been built in rural districts under State-aided schemes, though not necessarily for agricultural workers, and at least as many by private enterprise without assistance from the State.

As instances of what can now be done it is well to record that the Henstead Rural District Council in Norfolk are putting up 43 satisfactory four-roomed bungalows in three villages, 23 by direct labour, 20 by contract, with a floor-space of 738 square feet, at an average cost, including well, of from £334 to £378, at a rental of 3s. or, with rates,

4s. 2d. At Codicote, again, in Hertfordshire, four good parlour-cottages of brick, rough-cast, with water-closet and bath, drainage and fencing, without cost of land, have been erected for a small private owner at an average cost of £384 and, with an annual subsidy of £15 (£2 10s. from the rates), are let at 3s. a week plus rates, returning $5\frac{3}{4}$ per cent. on the outlay. At St. Paul's Cray, Kent, the Nash Clinker-Block bungalow of five rooms, apart from land, drainage and fencing, costs £250.

Improvement of Cottages

Apart from the building of new cottages, much may be done to improve existing property, and Local Authorities should be urged to use their powers freely with this object. The 1919 Act (now the Act of 1925) gave them very proper powers to advance loans to owners for reconstruction, enlargement or improvement of their houses; to acquire houses or buildings which could be adapted for working-class occupation; to alter, enlarge, repair and improve them; and finally, as explained in Chapter X., to require the owner to put the house in repair and, if necessary, themselves to act in default of the owner and recover the costs by instalments.

The Housing (Rural Workers) Act, introduced by Mr. Chamberlain and passed into law at the end of 1926, is designed to enable the State and the County (or, in special circumstances, the District) Councils to grant financial aid for the reconstruction or improvement of houses or other buildings for

agricultural workers and others of similar economic status.

Lump sum grants or periodical payments for 20 years may be given up to two-thirds of the estimated cost of works, with a maximum of £100, normal repairs and decorations being excluded. The chief conditions for assistance by grant or loan are that :

(1) The completed value of the dwelling must not be over £400 ;

(2) The work must cost at least £50 ;

(3) Occupants must be agricultural workers or persons of a similar economic status ;

(4) Increase of rent may not exceed 3 per cent. of cost of works less grant.

The Exchequer will bear half the cost of the grant, the county rate—or in special circumstances the district rate—the other half.

There is, indeed, little that cannot be done, and much has been done by friendly conference between the Local Authorities, armed with their existing powers, and the owners ; and the new Act will offer a great opportunity for the adoption of a programme of repair and reconstruction which should form an essential part of an active policy of rural housing reform.

County Councils

In addition to an active use of their powers under the new Act and the loan provisions of the Act of 1925,¹ it may be urged that County Councils should set a good example by housing their own employees ;

¹ See Chapter VIII., p. 76.

and, acting through their Medical Officer of Health, should make systematic and friendly use of their powers for the revision of the housing conditions in the several districts of their area. Much may be done to support District Councils in a business-like handling of the problem by concerted action, which the County Councils and their experienced officers can best arrange throughout the county.

One of the difficulties of rural housing is that a few houses are often required on a number of scattered sites, and cost more to build accordingly. County Councils are in a position to organise the larger scale production of houses of standard types for delivery and erection in the scattered districts.

It has also been proposed from time to time that groups of workers in rural areas should build houses themselves, by their own labour, the value of the labour being treated as a capital deposit. Such schemes might more easily be organised and assisted by County Councils than by small District Councils.

Responsibility of Electors

And last, but not least, it is within the power of every individual to use his power as an elector in local and national politics and take his share in shaping public opinion to grip the whole problem and see it through; to persuade to action those owners who are slow to act; to offer encouragement to those who do their duty, and often more than their duty, in respect of their cottage property; and to bring to the notice of the Local Authority—or, if they fail, of the County Council—and their officers such conditions as require urgent attention.

It is surely not out of place to ask the nation to reconsider the position of rural housing as one of the touchstones of agricultural and national prosperity. Is it agreed by the urban four-fifths that rural welfare and rural industry are essential to national prosperity? If not, they are expensive luxuries; we must abandon them, depend entirely on imported food supplies and be content with an abandoned countryside, turning to wilderness. But if a real country life, fresh country products, country occupations and delights and a country-strain in our population are to be available, good rural housing is essential. The bad or incapable landowner has admittedly no place in the picture. But villages must have their leaders; and there are no leaders so good, so friendly, so capable, as the good landowners. A good squire and a good parson, especially with their wives, will nowadays stimulate to life good Local Authorities, good clubs, good workers in all grades and callings, and, in time, a good and up-to-date village life. Setting aside political prejudice and party spirit, the State and public opinion must do all they can to encourage village life and village leaders of every class and either sex; for it is only by restoring village and county life to healthy independence that the vital question of rural housing can be settled.

CHAPTER XIV

DISTRIBUTION OF HOUSES

Town Planning, Regional Planning and Zoning

IF now we return from the rural to the urban problem, we must recognise that in addition to the insanitary and inadequate conditions of the houses, common to both problems, the urban community also suffers intensely and the rural but rarely from the congestion of the houses themselves and from their surroundings. Concentration indeed has up to the present century been the main creative force of the towns, whether for industrial, administrative, educational or social purposes. In this world evils have to be recognised before they can be avoided ; and so it was not till concentration had led to impossible conditions of living that the loss of fresh air, sunlight and access to open spaces and country life came to be publicly recognised. The first result was the flight of the wealthy, and then of the middle classes to the suburbs ; and then, with the extension of train, tram and 'bus services, the growth of great dormitory areas for the workers, outside the towns ; while the towns themselves remained as they had grown up in their English way, each plot being exploited to its utmost use and commercial value, regardless of residential needs and amenities, mutual physical relations and the needs of inter-communication. It is the growing need of communications,

immeasurably enhanced by the advent of the motor-car and lorry, that now gives the principal stimulus to the town-planning movement; and we shall not be content with one car to forty-six of the population, when the Americans have one to every six. But in its essence town planning is the only sure way of preventing the newly built-up areas from degenerating one day into slums: and beneath and behind it is the instinctive cry of human nature for the natural conditions of country life. Across the Atlantic the movement is immeasurably strengthened by the appalling congestion of traffic in the older North American cities, and the central streets, especially those flanked by high buildings, are clogged with motors throughout the day.

The crude idea of proper town planning, to be sure, is not new. Rome and Athens, Paris and Washington and, in their utilitarian way, the gridiron-patterned American cities of modern growth, are conspicuous instances of town planning. In London after the Great Fire of 1666, Wren in his *Parentalia* detailed an ideal scheme for the reconstruction of the City, with streets 90, 60 and 30 feet wide, and broad streets radiating from a 'piazza' round the Exchange. The modern movement for town planning, however, arose mainly from the desire to secure the amenities and healthiness of proper spacing between buildings, whether residential, commercial or industrial. It first took statutory shape in Part II. of the Housing, Town Planning, etc., Act of 1909,¹ which left existing

¹ The town planning part of this and subsequent Acts referred to have now been consolidated in the Town Planning Act, 1925.

evils and difficulties in the built-up areas of towns severely alone. Rightly, in a novel experiment, it limited its provisions to land in course of development or likely to be used for development, so as to secure proper sanitary conditions, amenity and convenience in the future laying-out and use of the land. Power was given in London to the County Council, elsewhere to the Borough, Urban or Rural District Council, subject to approval of the Local Government Board, to make such a plan for part or the whole of the undeveloped land in their area or, by the Housing, Town Planning, etc., Act, 1919, to join with neighbouring authorities for a joint plan. Schemes might provide for roads and streets, open spaces, parks, pleasure- or recreation-grounds. Land-owners must be given notice and be heard; the Board must approve; the Board, now the Ministry of Health, may adopt a scheme put forward by owners, and may prescribe general provisions and regulations for procedure, which it proceeded to do. To enforce the plan, Local Authorities were empowered to purchase land required, if necessary, and to remove or alter buildings that infringed the scheme. Compensation was to be paid by the Authority, half the value of betterment by owners, to be determined by arbitration. The Ministry might make or execute a town plan in default.

After the war the need for the national housing scheme contemplated by the Government made a general adoption of town planning imperative; and the Housing, Town Planning, etc., Act of 1919 made it compulsory for every Urban Authority of a population over 20,000 to submit a scheme to the Board by 1st January, 1926, a date extended by

the Housing Act of 1923 to 1st January, 1929. The 1919 Act further simplified procedure, provided for County Councils to be notified and heard, authorised the Board by regulations to secure reasonable speed, to require any Local Authority to prepare a scheme and in case of default themselves to act or (in certain cases) empower the County Council to act.

The procedure is simple.

A Local Authority passes a resolution on information carefully collected, defining the precise area to be planned. From that moment, until the scheme is finally approved, any building or development should comply with the Authority's requirements (subject to appeal to the Minister) under Interim Development Orders made by the Minister under the Town Planning Acts, if it is desired that the building or development shall be protected against uncompensated demolition or other interference under the scheme.

Within six months the Local Authority should submit to the Ministry of Health a preliminary statement of their proposals. These will deal with :

(a) Site, width and direction of principal new roads and streets ; widening of principal existing roads and streets ; building-lines.

(b) Roads, streets and ways to be stopped or diverted.

(c) Areas for large open spaces or allotments.

(d) Proportion of site to be covered by building ; height of buildings ; density of buildings to the acre.

(e) ' Zoning ' or the character of buildings to be allowed in the several parts of the area. ' Character-zoning,' indeed, is one of the principal objects of

town planning ; different quarters are allocated to the several purposes of industrial, commercial, shopping, residential or public use ; to each quarter is assigned a predominant use, for which no consent is required, and a secondary use, subject to the Council's consent. Main roads can be planned, wherever practicable, to pass through industrial and commercial rather than through residential districts.

The Minister next directs a Public Local Inquiry to be held.

If the scheme be approved, a draft of it with map on the scale of 25 inches to the mile must be adopted within twelve months by the Local Authority, and deposited for local inspection with opportunity for representations and objections.

Within six months the scheme must be finally approved by the Local Authority and submitted to the Ministry, after which the Minister directs a second Public Local Inquiry to be held.

The Minister then approves or disapproves. In the former case he may modify the scheme. The Local Authority again deposits the scheme for local inspection with opportunity for further representations or objections.

The Minister finally approves, with or without modification ; and the scheme becomes legally binding.

The Minister may dispense with the stage of the preliminary statement where he thinks that course justified, and may also extend the prescribed period for submitting preliminary statements or schemes.

It may be thought that such proposals interfere too much with the liberty of the subject and private

enterprise. But the extensive experience of it in the course of above fifteen years in the United States shows that zoning and Town-Planning legislation is generally welcomed by the municipalities, by the business and commercial organisations, by property owners and by the private citizen. The committee of the New York Chamber of Commerce in 1924 believed 'that the enforcement of the zoning regulations in this city is essential to the general welfare,' and the Bill to endorse them was endorsed by the Chamber accordingly. Mr. Topham Forrest, architect to the L.C.C., reporting in 1925 on his visit to the United States, said the private citizen found that zoning stabilised, protected and enhanced the value of his property, while it ensured the development of new areas on sound, healthy and economic lines. In this country it is a necessity of the housing programme, as an essential measure of conservative progress. The last Annual Report of the Ministry of Health¹ shows the growing interest in the subject. Although only 20 schemes had as yet been finally approved, 498 had been initiated by 324 Local Authorities, covering 2,181,266 acres. A further development consists in the establishment of 34 Joint Town Planning Committees, including 537 Local Authorities covering a total area of $5\frac{3}{4}$ million acres and a population numbering nearly 17 millions in areas so diverse as Manchester and District, North-East Lancashire, Deeside, the Welsh, Doncaster and Kent Coalfields, West Middlesex and the Thames Valley. In March 1925 Mr. Neville Chamberlain addressed a meeting of representatives of the County

¹ 1925-6, p. 63 and Appendices, pp. 181-5.

Council and Local Authorities of Hertfordshire, as a result of which a Regional Plan is being prepared for the whole of that county.

But it is clear that further measures are required, as in the United States, to apply the principles of town planning and zoning to the built-up areas of towns. Mr. Chamberlain's Committee on Unhealthy Areas gave this as the first of their conclusions in 1921. Mr. Wheatley, Minister for Health in the Labour Government, in opening the Town Planning Exhibition at Wembley in April 1924, urged that the time was ripe for legislation for the re-planning of built-up areas and that such legislation should involve no great difficulty or controversy. Mr. Chamberlain has announced his intention of dealing comprehensively with the whole question of slum areas. It is to be hoped that the required measure may pass into law at an early date, with the co-operation of all parties and interests.

CHAPTER XV

GARDEN CITIES

One great social blessing which railways have brought is the throwing open of country life to men of business. . . . My only regret when I see so pleasant a sight—improved farms, model cottages, new churches, new schools—is, "Oh, that the good man could have taken his workmen with him." After years of thought, I see no other remedy for the worst evils of city life. If you cannot bring the country into the city, the city must go into the country.'—CHARLES KINGSLEY.

THE culmination of all urban housing and town requirements in their entirety can only be found in the establishment of new centres of population. We refer to what are now known as garden cities, from the name so given to them by the founder of the movement, Sir Ebenezer Howard. His book *To-morrow*, published in 1898 and reissued in 1902 as *The Garden Cities of To-morrow*, first put together, clearly, concisely, comprehensively, the main requirements and factors in the problems of modern housing and showed how they could, by practical foresight, be incorporated in a new city designed accordingly from the outset. To give effect to his proposals he founded the Garden Cities and Town Planning Association, which floated a limited liability company, First Garden City, Ltd., and so gave birth in 1903 to the first garden city of Letchworth, near Hitchin, in Hertfordshire. This company is concerned with the development of the

estate of 4,483 acres, or seven square miles, intended for a population of 35,000, in the interest and for the benefit of the future residents. It is not a building company, but it prepares land and lets it for building under defined conditions. In ordinary and preference shares, mortgages, loans and debentures it had up to 1926 raised £650,000 of capital. On land and development it had spent £300,000; on water, gas and electricity works it had spent £356,000. The full 5 per cent. dividend was first paid in 1923. By the end of 1926, 3,349 buildings had been erected at an estimated cost of £2,500,000; there were 157 shops, 39 factories, 62 workshops and a population of 13,500—all well housed in most attractive surroundings, within a permanent agricultural belt.

The second garden city, Welwyn, between Hatfield and old Welwyn, also in Hertfordshire and twenty-one miles from London, was started by similar enterprise in 1920 on a site of 2,383 acres, intersected by the main line L. & N.E.R. and by branches east and west to Hertford and Dunstable. It is planned for a population of 40,000. Profiting by the experience of Letchworth, it has gone ahead rapidly. It is the first garden city to be promoted with the assistance of Government loans, and advances have been made by the Public Works Loan Commissioners on a pound for pound basis. In shares (with dividend limited to 7 per cent.), debentures and development-bonds it has raised £488,500 and has been advanced by the Public Works Loan Board loans up to £262,500; 1,675 buildings have been erected, including 78 for industrial and commercial purposes. Two-thirds of the houses have been

built by public utility societies. The population at the end of December 1926 was 5,020.

Other pioneer enterprises in this direction have been promoted by particular industries, in the first place as colonies for their workers.

Bournville, outside Birmingham, was initiated in 1879, when the Cadbury brothers moved their cocoa factory out of the city and proceeded to build a model village round it, handing it over in 1900 to a trust. The estate now contains nearly 1,700 houses, 990 of which were built before the war.

Port Sunlight, near Liverpool, was begun in 1888, on a site now comprising 547 acres, 287 of which are occupied by Messrs. Lever Brothers' soap works or reserved for extensions of works, while the rest provide for the housing and life of most of their 8,000 employees in 1,200 houses, built on ideal rather than economic lines.

Earswick, near York, on a site of 120 acres—a model village, dating from 1904, of some 660 houses and 3,000 population—was founded by the late Joseph Rowntree in connection with his cocoa works, and established by a trust-deed, all income from the village going to its extension and amenities.

Saltaire, a model manufacturing town on the Aire, outside Bradford, was opened in 1853 by Sir Titus Salt.

The essence of a garden city is neither its gardens nor its houses, but its factories and workshops, which differentiate it absolutely from residential villages and suburbs, such as the Hampstead Garden Suburb—admirable of its kind ; Ruislip-Northwood, in Middlesex—the first and one of the best instances of English town planning ; and the many very

good building schemes on the outskirts of the big cities, notably that of the London County Council at Becontree. This latter scheme, it should be noted, was designed as a direct relief to the East End but, for mistaken political reasons, it was scrupulously dissociated from the adjoining low land along the River Thames, the value of which has since been very greatly enhanced, mainly, no doubt, as a result of the Becontree building. Factory development on this land might have saved the ratepayers and taxpayers most of the vast cost of the 24,000 houses designed to be built on the Becontree estate. An important feature of the garden city scheme is that the whole area should be held by the company in trust for the future residents; and the 'unearned increment' is preserved as the most valuable of the company's assets.

The purely residential garden suburbs do nothing to meet the traffic problem, with regard either to the growing congestion of road and railway or to the daily waste of two hours of the workers' time. The garden city, on the other hand, is a unit of complete life, providing the requirements of an average community for men, women and children in every phase of their daily life—work, rest and play—in due proportion, knit together as compactly as possible, with the shortest total distance of communication on foot, bicycle, car, lorry or rail, effected by an ideal choice of site, planning of roads and disposition of building from the outset. The Chairman of the Hertfordshire County Council recently drew attention to the 'gigantic and phenomenal growth of the two garden cities,' adding that it was up to his Council to encourage that natural

development of the county as the only alternative to its being slowly swamped by the outward growth of residential suburbs from London.

In 1920 Mr. Chamberlain's Committee on Unhealthy Areas urged that 'there should be encouraged the starting of new industries and the removal of existing factories to garden cities which should be founded in the country where the inhabitants will live close to their work under the best possible conditions. In some cases such garden cities might be formed by the development of existing country towns. Development along these lines would be greatly stimulated and quickened if further facilities and encouragement were given by the State.'

Such encouragement has so far been limited to clauses in the Acts of 1919 (Additional Powers) and 1921 (now incorporated in the Town Planning Act, 1925), which empowered the Minister, on behalf of authorised associations, County Councils or Local Authorities, to acquire land by compulsion if necessary, for the purpose of garden cities; and the Public Works Loan Board to advance money by way of loan, for the development of garden cities, on conditions prescribed by the Treasury.

The practical success of such a proposal is endorsed by the *Financial Times*, in commenting on the fifth annual report of the Welwyn Garden City Company. 'Modern communities like Welwyn can be built up and maintained as sound commercial propositions which pay financially besides distributing handsome hygienic and ethical dividends. If they returned the latter alone they would be worth promoting, but the man who also wants his 5 or 7 per cent. can

here combine his business instincts with philanthropy of the best type, and we cordially invite him to do so.' Sir W. Joynson-Hicks, as Health Minister in 1924, 'looked to the satellite town as the real solution' of difficulties. Mr. Neville Chamberlain, in 1925, 'was a convinced believer in the ideals for which the Garden City Association stood.'

At the present time, however, we are without any definite public policy with regard to the creation of new garden cities.

The first main difficulty which has to be faced is the large capital expenditure to be incurred at the outset. In the ordinary way towns develop slowly; existing loans are being paid off as new loans are raised to meet the improved standards required by health and sanitation; and houses are provided mainly by private enterprise. But when a new city is created, the loans for all up-to-date services, including houses, must be raised simultaneously. Moreover, during the first few years a garden city has little or no income to set against the interest and sinking-fund charges on its capital, and it is necessary that expenditure normally met out of revenue should be defrayed by borrowing. It is, therefore, essential that administrative expenses should be reduced to the minimum; that loans should be raised at a moderate rate of interest; and that sites should be chosen, in the first place, with a view to economical development.

The second main difficulty is that it is essential, if the garden city is to fulfil its purpose, that factories should be built in it. Factories will not be built unless houses are available for the workers; and if

houses are built first there is the danger that they will be let to the first comers, in order that a source of income may be provided, with the result that the projected garden city may develop on the lines of a garden suburb. The provision of water, power, lighting, sewerage, road and railway facilities is also necessary before factories can be erected.

It is very desirable that the co-operation of manufacturing firms should be invited at the outset, and that the building of factories should proceed *pari passu* with the building of houses and with other development works.

The development of a garden city might be undertaken either by private enterprise, as at present, or by a Local Authority, such as the County Council, or by official Commissioners.

In the latter case, as soon as the new town was in being the whole of the land, public undertakings and services, together with the whole of the debt, should be handed over to a newly created Local Authority for the town, who would have the rents of houses and the income from public undertakings to set against the debt service charges and other rate expenditure. The rates at the outset should, therefore, be low, and, when the original debt had been paid off, the town should be in an exceptionally prosperous position.

The practical advantages of the garden city ideal are so obvious that the time has surely come for the formulation of a definite policy.

Such methods alone combine the future requirements, as far as can at present be seen, of new developments and demands alike of industry, of transport and of the more educated and enlightened

workers of the post-war world. In company with regional planning, they are urgently required in connection, for instance, with the developing coal-fields near Doncaster and in East Kent. It is for the Ministries of Health, Transport and Labour and the Board of Trade jointly to devise methods of stimulating, guiding and facilitating existing movements of industry and population in this direction. The same principles can be and are being most fruitfully employed overseas. In Adelaide; in Kuala Lumpur, the capital of the Federated Malay States; in Kowloon, opposite Hongkong; in many of the nearer cities of the Dominions, these principles have to a considerable extent been applied. In others they have been woefully neglected, and a rich harvest of waste and trouble is being reaped. Singapore Island offers a golden opportunity for similar treatment. It is to be hoped that the principles and ideals of the garden city may be fully realised and adopted in all parts, and especially in all new settlements throughout the Empire at home and overseas.¹

¹ Those wishing to pursue the matter further will be given any help and information they need on inquiring of the Garden Cities and Town Planning Association; or of the International Association, also founded by Sir E. Howard, at the same office; or of the Estate Offices at the Garden Cities and Villages themselves.

CHAPTER XVI

HOUSING IN SCOTLAND

IN some of the previous chapters occasional references will be found to Scottish housing, but in view of the special nature of the problem in that country it is desirable to devote a separate chapter to it.

Royal Commission Report

Scotland is fortunate—with due respect to the cynics—in that the whole housing problem has been in recent years investigated by a Royal Commission. That Commission, appointed in 1912, made a most exhaustive examination of the situation and issued its report in 1917. It is but true to say that the report caused a great sensation in all quarters, with its strong condemnation of existing conditions, including the 'clotted masses' of slums in the great cities.

It is seldom that a report by a Royal Commission is so quickly acted on. The main recommendations of this Commission were embodied in an Act of Parliament within two years of the issue of the report, viz., in the Housing, Town Planning, etc., (Scotland) Act, 1919. This Act was on similar lines to that of the corresponding Addison Act for England already referred to. The Act is now incorporated in the Consolidated Housing (Scotland) Act, 1925. The housing law in the two countries is very similar, one of the principal

differences being that in Scotland appeals against Closing and Demolition Orders are made, not to the Scottish Board of Health, but to the Sheriff.

Findings of the Royal Commission

What was the problem as revealed by the Royal Commission? It was that, apart from the great need for improved water-supplies, drainage, sanitary conveniences and other essentials of decent living, there was so much overcrowding and so many unsatisfactory houses that, without taking account of any improved standard of accommodation, 121,430 new houses were immediately necessary. It should be noted that the standard of overcrowding adopted by the Commission was not so high even as that adopted for England and Wales as shown in Chapter I. The Commission adopted a standard of more than three persons per room as constituting overcrowding, in view of the fact that the average size of room in Scotland is larger than the average size of room in England.

But the Commission recorded their opinion that the standard on which their estimate of shortage was based was too low and that, chiefly in order to reduce the number of one- and two-room houses, a further 114,560 houses were necessary, making a total number of 235,990 houses required before the housing conditions in Scotland could be regarded as satisfactory.

The estimate of 121,430 houses as immediately necessary was corroborated two years later, when Local Authorities, in accordance with the requirements of the Housing, Town Planning, etc.,

(Scotland) Act, 1919, submitted proposals which showed the need for over 131,000 houses.

One- and Two-Room Houses

Reference has been made above to the large number of one- and two-room houses. Scotland has an unenviable reputation here, and the saddest chapter in the Royal Commission's report is that dealing with the one-room house. It gives a picture of what life in one room means, and quotes the poignant description of life in one room given by that eminent sanitarian, the late Dr. J. B. Russell, Medical Officer of Health for Glasgow.¹ It is little to be wondered at that the Royal Commission recommended the abolition, so far as possible, of the one-room house, and suggested that, in future, only in exceptional circumstances should houses of less than three apartments be provided. The suggestion was given legislative effect in the Act of 1919.

In Scotland, according to the 1921 census, with its population of 4,882,000, there were over 124,000 houses of one room, and nearly 400,000 persons were living in them. There were over 424,000 houses of two rooms, and over 1,900,000 persons were living in them. In effect, over half the houses in Scotland are of one and two rooms only, while nearly half the population live in houses of one and two rooms. Contrast these figures with the corresponding ones for England, where only 17 per cent. of the dwellings have less than four rooms, and where only 15 per cent. of the population in

¹ *Public Health Administration in Glasgow.*

private families live in only one or two rooms, and it will be realised what a special problem Scotland has. In individual towns, the figures are worse than those given. In Glasgow and Dundee over 66 per cent. of the houses are of one and two rooms, while in Glasgow over 62 per cent. of the population live in houses of one and two rooms.

Present Position in Scotland

What is the position in Scotland to-day? Have conditions improved since the Royal Commission's report was issued? It would appear not; rather it would seem that they have worsened. According to the report of the Scottish Board of Health for 1924,¹ the shortage of houses at the end of 1924 was probably 150,000, with an annual number of 10,000 houses required to meet ordinary normal needs. In other words, during the next fifteen years, 20,000 houses per annum are necessary.

The various schemes of State assistance described in previous chapters were applied to Scotland in identical terms, except that in the scheme under the Act of 1919 the contribution from the Local Authorities towards the annual loss was, in consequence of the differing basis of rating in the two countries, fixed at four-fifths of a penny in the pound instead of one penny as in England.

What Has Been Done

These various schemes had, up to the end of 1926, resulted in the production of 49,808 houses.

¹ Cmd. 2416.

The following table shows how this number is allocated among the various schemes :

1919 Act—Local Authority and Public Utility Society Schemes	25,528
1919 Additional Powers Act—Private Enterprise	2,324
1923 Act—Local Authority	2,870
1923 Act—Private Enterprise	8,446
1923 Act—Slum-Clearance—Local Authority	4,376
1924 Act—Local Authority	4,905
1924 Act—Private Enterprise	224
Special Demonstration Houses (Steel)	17
Government Steel-Housing Scheme	1,118
Total	49,808

These figures show that private enterprise has taken considerable advantage of the provisions of the Chamberlain Act, that it has done little under the Wheatley Act, and that the larger subsidy under the Wheatley Act is resulting in Local Authorities building more under that Act than under the Chamberlain Act.

Slum-Clearance Schemes

In Scotland the assistance granted by the Act of 1923 towards the cost of slum-clearance schemes is being taken advantage of by the larger Local Authorities. A condition of this grant is that for every new house provided an existing house at present uninhabitable will be closed. To date, proposals have been approved for the closure of over 9,000 houses, while nearly 9,000 new houses will be provided in their place, partly on the old sites and partly on new.

Difficulty is being experienced, as in England, in some cases in getting the tenants to leave their old surroundings and remove to new districts. Reports indicate, however, that with comparatively

few exceptions the people are reacting to their new surroundings and appreciating the improved conditions. But it will be necessary that this class of tenant should be carefully and regularly supervised for a time, and it will no doubt be obvious to Local Authorities that some sympathetic yet firm system of visitation must be practised if the new houses are not to deteriorate.

Government Steel Houses Scheme

As has already been stated, it is estimated that 20,000 houses are required annually in Scotland. The number of houses being completed was so far short of this number (only some 4,384 were built in 1924 with State assistance) that the Government in October 1925 decided to offer Scottish Local Authorities a subsidy for houses of special forms of construction of £40 per house additional to that given under the Acts of 1923 and 1924. The response to this offer on the part of Local Authorities was so meagre that it was withdrawn, and the Government themselves decided to build 2,000 houses of the steel type through the agency of the Scottish National Housing Company, which was responsible for a large part of the development at Rosyth. This scheme of steel houses is now in course of being carried out, the houses being erected at Glasgow, Edinburgh, Dundee, Greenock, Hamilton and Clydebank, and also at three different sites in the Middle Ward District of Lanarkshire. The types of houses adopted are the Weir, Cowieson, and Atholl, 1,000 of the first-named and 500 of each of the others.

Increased Output by Ordinary Methods

The output of houses by ordinary methods under State-assisted schemes increased in 1925 to 8,200 as against 4,384 in 1924. The returns issued by the Scottish Board of Health show that the number in 1926, apart from steel houses, rose to 12,474, while it is understood that at the beginning of 1927 there were under construction over 19,500 houses, apart from steel houses. If these figures can be realised, it will mean that, practically for the first time since 1919, there will be a surplus of houses over annual needs towards the reduction of the large shortage already mentioned.

Unassisted Private Enterprise

Unassisted private enterprise is not functioning to any great extent in Scotland in the provision of working-class dwellings. The report of the Scottish Board of Health for 1925¹ shows that only 1,553 houses without assistance were erected in 1924, and 1,852 in 1925. It is quite likely that these houses are of the larger type, beyond the ordinary subsidy size of house. The conclusion is probably justified that there is little or no building in Scotland of houses of the working-class type, apart from the subsidy houses.

Labour Supply

The supply of labour does not appear to have been adequate for the large programme of houses

¹ Cmd. 2674.

required. According to the 1901 census returns, there were in Scotland 124,000 men in the building trade. This had fallen in 1911 to 96,000, while it is now considered that only about 69,000 men are in the trade. In effect, the supply of labour has diminished by almost half since 1901. The measures referred to as having been taken in England to augment the supply of building trade labour apply also in Scotland. While the position as regards output of houses has considerably improved during the last two years, it remains to be seen whether, if there were any serious increase in ordinary industrial building, the supply of labour would be sufficient to cope with the housing requirements.

Housing of Crofters

Another special problem affecting Scotland is that of the housing of the crofter population, more especially in the Outer Islands. The Royal Commission characterised the conditions in parts of these islands as 'deplorable' and 'wretchedly bad.' Many of the houses were of the 'black type,' rough stone walls with thatched roofs, no fireplaces or chimneys. In many the cattle are housed under the same roof as the human beings, and one has to go through the byre before the living accommodation is reached. 'As the manure from the byre is removed only once a year,' to quote from the report, 'the conditions can be better imagined than described.'

Steadily, though very slowly, steps are being taken to improve the defective housing. The Board of Agriculture for Scotland advance loans on very

favourable terms to crofters for the improvement of existing houses and for the building of new ones. In addition, materials are provided at cheap rates.

To assist the crofter further, a special scheme was framed under the Housing (Additional Powers) Act, 1919, whereby he might obtain a lump sum grant from the State for a type of house that did not come up to that required of the ordinary private builder. For this type of house the crofter was given a grant of from £80 to £130. But this scheme was taken advantage of only in 96 cases. The crofter may now obtain the subsidy under the Act of 1923.

Rural Housing and Depopulation

In the rural areas little advantage has been taken of the subsidies so far offered. It would seem as if the position is that there is not so much an actual shortage of houses, as that the existing houses require improving and modernising. The question of rural depopulation as influenced by defective housing conditions was discussed by the Royal Commission, who found it difficult to estimate the effect of housing conditions on depopulation. They were, however, of opinion that an improvement in housing conditions would be an important factor in stemming the drift towards the towns. The Housing (Rural Workers) Act, 1926, already referred to, would therefore seem to be a step in the right direction.

High Costs of Houses

As in England, the costs of houses under the scheme of the Act of 1919 rose alarmingly, with the

result that the scheme was cut down in 1921 and Scotland's share was limited to 25,550 houses. The report of the Scottish Board of Health for 1920¹ states that during that year only about 10 per cent. of the houses comprised in approved tenders were estimated to cost less than £800 and that indeed not less than 47 per cent. of the houses were estimated to cost over £1,000 each. These figures refer chiefly to houses of three and four apartments.

The reasons for these high costs were inquired into by a Special Committee presided over by Mr. G. W. Currie, which issued its report in June 1921.² The committee reported that the building trade as a whole, at the time when the housing programme was launched, was in a state of partial disorganisation and speedily became overtaxed; and that among the main causes of the high cost were the high level to which wages, materials, the profits of manufacturers, merchants and, in some cases, contractors had risen. The majority of the committee were of opinion that the shortening of the working week was another operating cause.

The committee also recorded their view that no part of the increased cost could be attributed to the cost of land.

Prices in Scotland, as in England, have fallen considerably since the above report was issued, and in many areas Local Authorities are now able to obtain tenders for houses of three and four apartments at prices from £370 to £500 according to type

¹ Cmd. 1319.

² Cmd. 1411.

and situation. These constitute very remarkable reductions from the prices obtaining in 1920.

Rents of Houses under 1919 Scheme

The rents of the houses vary considerably in different localities, from £8 for a three-apartment cottage in the County of Caithness, to £44 for a five-apartment cottage in Edinburgh and Glasgow.

Rent Restriction

With regard to the Rent Restrictions Acts (see p. 118) the position is the same in Scotland as in England so far as occupiers' rates included in the rent are concerned. In Scotland, however, rates are levied on owners as well as on occupiers. Increases in owners' rates over the 1914 level were not allowed to be added to rent under the Act of 1915. Under the Act of 1919 such increases could be added in full to the rent. Under the Act of 1920 no further increase after Whit-Sunday 1920 could be added.

Cost of 1919 Act Scheme

The estimates of the Scottish Board of Health submitted to Parliament indicate that the cost to the State of the 1919 Act scheme will probably be in the region of £1,000,000 per annum for a period of 60 years, or about £40 per house. The contribution from the rates will probably be from £4 to £5 per house. The total capital expenditure on this scheme is probably over £20,000,000.

Loans by Local Authorities to Private Persons

The provisions of the Chamberlain Act of 1923, under which Local Authorities were empowered to lend money to persons erecting houses up to 90 per cent. of their value, have been of special service. Local Authorities have advanced loans to the extent of over £1,850,000. In addition, under the Small Dwellings Acquisition Act, as amended by the Acts of 1919 and 1923, in its application to Scotland, over £500,000 has been advanced by way of loan to persons purchasing houses for their own occupation. This latter Act prior to 1919 had been little used in Scotland.

Public Utility Societies

Public utility societies have not operated to any large extent in Scotland. Eight societies were formed for the purpose of erecting houses with the aid of the subsidy under the Act of 1919, but only 421 houses were erected. Only one of the societies appears to be continuing to operate under the subsidy provisions of the later Acts. The private enterprise schemes of Local Authorities for the giving of subsidies and loans offered an opportunity for combinations of individuals to obtain assistance in the erection of houses.

Town Planning and Garden Cities

Town planning has not so far made much progress in Scotland, only two schemes having been approved—one for the Rosyth area of Dunfermline Burgh and the other for a portion of Edinburgh. There

are indications that, now that the housing work is on established lines, Local Authorities and the Scottish Board of Health may be in a position to take this very important matter in hand. The large industrial belt between the Forth and the Clyde is one where extensive developments may take place, and it is of the utmost importance that the Local Authorities concerned should take steps to ensure that these developments, when they do emerge, will follow a well-thought-out plan.

The garden city movement has not materialised in Scotland, but a company has been formed termed 'The Third Garden City, Limited' with headquarters in Glasgow, which has for one of its objects the formation of a garden city in the West of Scotland. No definite steps have yet been taken, but it is understood that the directors are prospecting for suitable sites.

CHAPTER XVII

CONCLUSION

LET us run through the argument and main conclusions of this study. Throughout the history of man, from the caveman in his cave, there has been a slow development, which we consider an upward progress, alike of the man and his cave. On broad lines, housing expresses the life within; but it colours it too; and often with disastrous effect. The dregs of mankind remain in the mentally and morally defective, the uninspired weakling and wastrel, those who do not or cannot appreciate the subtler comforts, which to most men are the necessities of modern life; and these converge on the most decayed houses and least delectable districts, men and houses together constituting the slum; sucking down into it by the thousand the casualties of modern life, and fastening on it a reputation from which both men and houses suffer, and recovery is beyond repair. But the touchstone of our Christianity is that we do not despair of any person or class. If the slums are the rubbish-basket, abolish the basket and scatter the rubbish to the four winds; break it up and conquer it; absorb it in atoms and purify it. For pity's sake, at least remember the children; set them free, give them a chance. But the fresh wind must blow right through, constantly, everywhere.

The slum is the symbol of bad housing; and

housing is the essence of social reform, reform that is of society by society out of its brotherly heart. 'Mould conditions aright,' wrote Fletcher, 'and men will grow good to fit them.' Social reform is not to be confused with Socialism ; it aims at nothing but the real happiness of the depressed and the removal of handicaps with which they cannot cope ; it uses the best means available for the purpose at the time, the forces and resources, whether individual, communal or of the State ; it has no ulterior purpose, least of all that of nationalisation or State interference, other than to create and foster a sturdy independence and to safeguard and give effect to the free play for good of every individual life.

Housing is an epitome of this highest wisdom. The nation was awakened to its need by the war, and in generous mood sought to provide homes for its returning heroes. The crusade thus begun must be carried through ; its success will be a worthy monument. It will be no success, but a disaster, if it leads to the permanent dependence on the State of any class for so vital a commodity as its housing ; it would but create a fresh form of pauperism, with all its essential waste and stigma. The end to which this effort must be carried through is by temporary and exceptional measures to anticipate for the wage-workers a higher general standard of useful housing ; to draw out the sense of its value in those for whom it is intended ; to build up the machinery of common enterprise to provide it ; while education, industry and commerce are quickening the means of the working class to secure and enjoy it. The standard must be sufficient, it must not be lavish ;

it must find three bedrooms for the growing family or spare rooms for lodgers and yet provide for the limited use of the aged and infirm. It must be set by the local needs, habits and limitations of the sensible housewife, rather than by the logic of the reformer from without. Allowing for diversity of need, it must yet be as simple as is possible to be attained by common methods of production; and resources must be husbanded by avoiding in the State scheme advantages and variations that may reasonably be expected otherwise to be met from private sources. Overcrowding is in no small degree due to the comparative poverty of the former well-to-do and their demand for small houses and flats. But assistance should soon be reserved for those unable to afford houses of over £26 a year rateable value in towns. No family can afford to pay more than one-fifth of its total income on the three R's—Rent, Rates and Rail-fares to and from work. The main objective must be a sufficiency of houses within the capacity of the workers to pay. It is essential to provide five per cent. of empty houses in the towns and a small fraction in the villages—to allow freedom of movement.

On the 1911 basis of accommodation, the outstanding needs for England and Wales in the middle of 1926 were 276,000 houses and a further 120,000 each year. By the end of 1926, building was taking place at the rate of 200,000 dwellings a year, 65,000 being erected without subsidy. If this rate be maintained, arrears should be wiped off by 1930. Only then can the task be begun of reducing overcrowding and demolishing unfit houses and replacing them. Meanwhile much is being

done, far more should be done, to repair and improve unsatisfactory houses. The late Miss Octavia Hill's system of management, the improvement societies, the good landlords and their agents, including the larger local authorities, show the way to the conservation of our housing resources. On the other hand, the huge operations of the building societies, the sound influence of public utility societies, the successful encouragement of the owner-occupier, are helping the worker to his housing independence. But the high costs of building continue to be an outstanding difficulty; and since from 75 to 80 per cent. of the cost of a house is due to labour, and whereas the wage-rates are not excessive, it is from improvement of output under proper incentives and good management in return for those or higher wages, that reduction of costs may be expected. Bonuses and payment by output, generally forbidden by the trade unions concerned in building, should be welcomed and urged; and leaders of labour may well be asked to use their influence in this direction on behalf of the great mass of houseless and ill-housed people. In passing, let no one fling stones at the building industry; here the bricklayer happens to be in the limelight and the facts are obvious; but in modesty of output and immoderate demand for ease and leisure there are few sections of the nation that do not, to some extent, live in glass houses.

The Rent Restriction Acts are amongst the necessary war-measures which, interfering when it was necessary with the laws of demand and supply, have, with the return to conditions of peace, given rise to further grievances, protecting the profiteering

tenant at the expense of the sub-tenant, penalising good owners, discouraging repair of overloaded houses and obstructing the development of estates, now falling into the market. Their gradual termination will be an essential step to housing progress.

We have discussed the difficulties of slum-clearance, especially in rehousing, which costs the L.C.C. £50 a head, and in compensation at site-value only. Some modification in the basis of compensation may be required ; and still more in extending powers of town planning to built-up areas ; but slum-improvement and clearance, of which half the cost is paid by the Exchequer, must be pressed.

The problems of rural housing present special features, and are on the way to solution through the help of special measures discussed in Chapter XIII. With the passing of the squirearchy, the plight of agriculture and the flight of many of the best village children to the towns, democracy is found wanting. But the State has done much for rural housing ; good cottages can now be built and let at low rents ; and the Act of 1926 for the reconditioning of rural workers' houses gives good hope of improvement, if County Councils can be induced to make full use of it.

The town, however, is reaching out on all sides into the country ; the use of motor-car and lorry, still in its childhood, forces the conclusion that, in their mutual relations, traffic, roads and housing must be treated at the outset as one problem, requiring proper town planning, zoning and, still more, regional planning from the first. Such measures are peculiarly appropriate for the new Doncaster and Kentish coalfields ; or overseas for

the new developments of Singapore. But it is useless to continue the development of factories in towns and residential suburbs outside in face of the traffic problem, already insoluble on present lines, and the increasing demand for conditions of life which only the country can afford. The flight of the factories to the country has begun ; it is seen along every main line of railway and in many country towns. The garden cities are the outstanding expression, both of the common and of the separate needs of health, traffic and industry for workers of all grades, alike of this generation and the next. It is in the clear thinking out and bold following up of the principles thus being applied to actual requirements at Letchworth and Welwyn, at Bournville and Port Sunlight, that the great national effort for the housing of the nation can be made an outstanding monument of our time, which all may respect and none regret.

For the last fifty years and more the Conservative and Unionist Party have an exceptional and honourable record in housing reform. Housing under the Liberal and Labour Parties has been hitherto, perhaps necessarily, handicapped by political policies and requirements, whereas the very taunt levelled against any Conservative Party of its negative policy testifies its freedom to make use of all measures and interests to secure improvement all round and from every source. If the urgent and practical needs of the people can be recognised and the housing problem be steered clear of party policies, it may be hoped that the cordial co-operation of all parties and sections of the people will be obtained, and the Housing of the Nation within the next ten years be set on a sound and durable footing.

APPENDIX I

TABLE A

THE following figures, extracted from the annual reports of the Inland Revenue Commissioners, show the *net annual increase* in the number of dwellings in England, Wales and Scotland :

Year	Under £20 Annual Value	£20 Annual Value and over	Total
1901-2	90,415	43,328	133,743
1902-3	88,344	33,516	121,860
1903-4	41,549	85,797	127,346
1904-5	101,205	31,226	132,431
1905-6	112,838	32,758	145,596
1906-7	80,471	32,098	112,569
1907-8	79,950	21,076	101,026
1908-9	73,260	24,216	97,476
1909-10	87,181	15,283	102,464
1910-11	10,651	25,506	36,157
1911-12	80,165	12,370	92,535
1912-13	46,250	13,779	60,029
1913-14	43,141	15,539	58,680 ¹
Annual Average	71,955	29,730	101,685

TABLE B

*Number of Houses Completed under the Addison Scheme
in England and Wales*

Year ended 30th Sept. 1	Completed by Local Authorities 2	Completed by Public Utility Societies, etc. 3	Completed by Private Enterprise 4	Total 5
1920	3,502	580	2,045	6,127
1921	47,651	1,768	18,526	67,945
1922	85,976	1,754	18,435	106,165
1923	24,385	433	180	24,998
1924	5,515	10	—	5,525
1925	1,497	—	—	1,497
• 1926	975	—	—	975
Total ..	169,501	4,545	39,186	213,232¹

¹ In addition, 815 dwellings commenced by the Ministry of Munitions were completed by the Office of Works at Barrow-in-Furness, Irlam, Coventry and Lincoln, and 3,056 dwellings have been provided by the conversion of huts and hostels.

TABLE C

*Number of Houses Completed under the Housing, etc., Act, 1923,
in England and Wales*

Year ended 30th Sept.	Completed by Local Authorities	Completed by Public Utility Societies, etc., under Section 3	Completed by Private Enterprise	Total
1	2	3	4	5
1923	856	22	113	991
1924	9,029	1,681	20,224	30,934
1925	18,314	2,937	57,158	78,409
1926	14,769	2,164	67,498	84,431
Total ..	42,968	6,804	144,993	194,765

TABLE D

*Number of Houses Completed under the Housing (Financial
Provisions) Act, 1924, in England and Wales*

Year ended 30th Sept.	Completed by Local Authorities	Completed by Public Utility Societies, etc., under Section 3 of the Act of 1923	Completed by Private Enterprise	Total
1	2	3	4	5
1925	12,279	—	106	12,385
1926	45,658	226	605	46,489
Total ..	57,937	226	711	58,874

TABLE E

Total Number of Houses Completed (having a rateable value not exceeding £78, or £105 in the Metropolitan Police District).

Year ended 30th Sept.	Assisted Schemes		Completed by Private Enterprise without State Assistance ¹	Total Number of Houses Com- pleted each year
	Completed by Local Authorities	Completed by Private Enterprise (including Public Utility Societies, etc.)		
1	2	3	4	5
1920	3,502	2,625	30,000	210,237
1921	47,651	20,294		
1922	85,976	20,189		
1923	25,241	748	52,749	78,738
1924	14,544	21,915	73,032	109,491
1925	32,090	60,201	66,735	159,026
1926	61,402	70,493	65,700	197,595
Total ..	270,406	196,465	288,216	755,087

¹The figures in this column are approximate.

N.B.—In the year ended March 31st, 1927, the total number completed was 217,000.

APPENDIX II

HOUSING BY CHARITABLE AGENCIES

THE following particulars are given of housing by charitable agencies, not by any means as an exhaustive list, but as examples for the assistance of those who desire to interest themselves in this invaluable work.

A. HOUSING TRUSTS

The Sutton Trust, with a capital of £2,791,000, has, since 1901, provided 1,661 tenements in London, housing 6,000 persons; 262 cottages and 32 tenements in Birmingham, housing 1,300 persons; and 135 tenements in Newcastle, housing 590 persons. At the end of 1926 work was proceeding on 978 cottages and 16 tenements in Manchester, Bristol, Leeds, Sheffield and Leicester.

The Peabody Donation Fund, with a capital of £2,345,000, was founded in 1862, and has provided in London 300 cottages and 6,343 tenements and 9 shops with 68 rooms attached. At the end of 1925 22,577 persons were housed. Further tenements and cottages were in course of erection in 1926.

The Guinness Trust, with a capital of £617,000, has, since 1889, provided in London 3,221 tenements, housing 10,151 persons.

The Lewis Trust, with a capital of £525,000, was founded in 1910 and, up to March 1926, had provided 1,627 tenements in London, housing 7,315 persons.

B. PUBLIC UTILITY SOCIETIES

Many public utility societies have been formed in connection with industrial undertakings for the purpose of housing employees, such societies often receiving financial support from the industrial companies in addition to Government subsidies and loans, e.g. :

Bournville Works Housing Society, Ltd., Bournville ;
Chislet Colliery Housing Society, Ltd., Chesterfield ;
Gartcosh Housing Society, Ltd., Glasgow ;

Redbourne Village Society, Ltd., Lincs ;
 Sentinel Garden Suburb (Shrewsbury), Ltd., Shrewsbury ;
 Snowden & Betteshanger Tenants, Ltd., Kent ;
 Aylesham Tenants, Ltd., Kent ;
 Elvington Tenants, Ltd., Kent ;
 Witney Mills Housing Society, Ltd., Oxon ;
 York & District Garden Villages, Ltd. (L. & N.E. Railway) ;
 while some 17 societies are connected with the Great Western
 Railway.

Other good examples of successful public utility societies are :

Bournville Tenants, Ltd., Bournville ;
 Cardiff Workers Co-operative Garden Village Society, Ltd.,
 Cardiff ;
 Hampstead Heath Extension Tenants, Ltd., Hampstead,
 N.W. ; and several at Letchworth Garden City and Welwyn
 Garden City, Herts.

The following are instances of recently formed public utility societies which are appealing for donations or loans at a low rate of interest to enable them to house at low rentals the poorer classes now occupying slum dwellings. The work is carried out in co-operation with the Local Authorities :

Church Army Housing, Ltd. (building in all parts of the
 country) ;
 Kendal and District Housing, Ltd. ;
 Manchester Housing (1926), Ltd. ;
 * Market Drayton Housing, Ltd. ;
 * Birmingham Copec House Improvement Society, Ltd. ;
 * Bristol Churches Tenement Association, Ltd. ;
 Leamington Slum-Clearance, Ltd. ;
 The Shrewsbury Trust.

The societies marked with an asterisk are engaged mainly in the betterment of insanitary houses.

Particulars of the work of the above societies will be found in a pamphlet, *The Housing of the Poor*, by Mr. T. Speake, F.S.I.A., published by Adnitt and Naunton, Ltd., The Square, Shrewsbury, price 6d.

All the above societies were formed through the Garden Cities and Town Planning Association, which issues an attractive monthly journal from its offices at 3 Gray's Inn Place, Gray's Inn, London, W.C.1. This association and the National Housing and Town Planning Council, of 41 Russell Square, W.C.1.

are the two principal publicity and propagandist bodies connected with the subject of housing and will gladly answer inquiries and welcome new associates.

A number of towns and boroughs have societies or local associations for the purposes of publicity, improvements and, in some cases, building, e.g. in London :

The St. Pancras House Improvement Society, Ltd., 1 Oakley Square, N.W.1. ;

The Chelsea Housing Association, Ltd., Chairman, C. W. Currie, Esq., 83 Cadogan Place, S.W.1. ;

The Westminster Housing Association, Ltd., Secretary, Miss D. C. Biggs, 32 Charing Cross, S.W.1. ;

The Kensington Housing Association, Ltd., Secretary, Miss Demby, 138 Portobello Rd., Kensington, W.11. ;

The Bethnal Green Housing Association, Ltd., Secretary, Miss G. M. Joseph, St. Margaret's House, Bethnal Green ;

The London Housing League, 170 Palace Chambers, Westminster, S.W.1.

Special importance is attached (see p. 99) to the work of property-management, initiated by Miss Octavia Hill and carried on by The Association of Women's House Property Managers ; Hon. Sec., Miss A. Churton, 3 Bedford Square, W.C.1.

APPENDIX III

WORK OF LOCAL AUTHORITIES

*Annual Report of Ministry of Health, 1925-6,
for England and Wales, p. 61.*

A. INSPECTIONS

	No. of Houses
Inspected under Housing (Inspection of District) Regulations, 1910	410,327
Inspected under Public Health Acts	1,138,389

1,548,716

B. REPAIR OF HOUSES

(1) Defects remedied without formal notice	272,509
(2) Under 1919 Act, Sec. 28 (now Sec. 3, Act of 1925), notices served	28,870
RESULT: Rendered fit by owners	22,916
Rendered fit by Local Authorities	934
Owners gave notice to close	553
Unaccounted for	4,467
	28,870
(3) Under Public Healths Acts, notices served	272,534
RESULT: Remedied by owners	239,331
Remedied by Local Authorities	1,512
Unaccounted for	31,691
	272,534

Total in which action was taken 573,913

C. CLOSING AND DEMOLITION ORDERS

• Representations with view to closing orders	2,677
Houses in respect of which closing orders made	1,913
Closing orders determined, when houses made fit	458
Houses in respect of which demolition orders made	497
Houses demolished under demolition orders	543

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- The Housing Question*, by a former Housing Commissioner (Allen & Unwin, 3s. 6d.).
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- National Housing Manual*, by H. R. Aldridge (1921) (National Housing Council, 42s.).
- The Case for Town Planning*, by H. R. Aldridge (1926), with appendix by F. M. Elgood and E. R. Abbott (National Housing Council, 22s. 6d.).
- Public Health Administration in Glasgow*, by Dr. J. B. Russell.

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A

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