

Fabian Tract No. 76.

# HOUSES FOR THE PEOPLE.

A SUMMARY OF THE POWERS OF LOCAL AUTHORITIES UNDER THE  
HOUSING OF THE WORKING CLASSES ACT, 1890, AND THE  
USE WHICH HAS BEEN AND CAN BE MADE OF THEM.

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## HOUSES FOR THE PEOPLE.

THE provision of house accommodation for the industrial classes has hitherto been left almost entirely in the hands of private enterprise, with the inevitable result that high rents are exacted for the privilege of occupying squalid dwellings whose very existence is a grave social danger. In the poorest districts of our large towns and cities the artizan in search of a house must make his choice between grim and gloomy Model Dwellings, erected by thrifty philanthropists of the five per cent. school, and dilapidated insanitary tenements which yield fat revenues to the rack-renting proprietor, and constant work for the doctor and the undertaker. Experience has abundantly shown that the "Models," with their necessary restrictions and often comfortless arrangements, are distasteful to many people; whilst the worst class of tenement houses are a social nuisance which successive Public Health Acts have striven ineffectually to abolish.

Private profit-seeking adventure having failed to secure adequate provision for the housing of the working classes, it becomes necessary for the community, acting through its local authorities, to take the task in hand. In this way, and in this only, is it possible to provide cheap, comfortable, and healthy homes for the people.

### The Act of 1890.

The London County Council, and all the Town and District Councils throughout England, as well as the equivalent authorities in Scotland and Ireland, already have the power to supply dwellings for the people under the Housing of the Working Classes Act, 1890. The Act consists of three distinct divisions, viz., Parts I., II., III. Part IV. contains sundry administrative details: Parts V. and VI. explain the application of the Act to Scotland and Ireland.

#### PART I.—UNHEALTHY AREAS.

This empowers the London County Council, and elsewhere the urban sanitary authority, to buy compulsorily and clear of buildings any insanitary area. The local authority in London must always, and elsewhere may be compelled by the Local Government Board to, provide house-room on the spot, or elsewhere, for at least half the persons of the working class who are displaced by the demolition. This Part of the Act does not apply to rural districts, and it deals only with large improvement schemes. Under it, whole districts can be purchased and cleared, new streets laid out, and the character of an area entirely changed. The machinery of this Part can be set in motion by the report of a medical officer of health, and he is compelled to make a report on a representation by two Justices of the Peace or by twelve ratepayers.

But as these improvement schemes are very large and costly affairs, any person intending to propose them should obtain far fuller information than can be given in this Tract, and it is not therefore necessary to explain the machinery here.

## PART II.—UNHEALTHY HOUSES.

This Part gives power to the local sanitary authorities throughout the kingdom to order the closing, and, if necessary, the demolition of any house which is unfit for habitation. It is the duty of the medical officer of health to report on any such house, and he is compelled to make a report on the demand of four householders residing near the house in question. In case of neglect by the local authority, the householders who complained may appeal to the Local Government Board, or, if in London or rural districts, to the County Council. The local sanitary authority is also bound to have its district inspected from time to time, in order to ascertain whether it contains any insanitary houses.

An area cleared under Section 39 of this Part may be dedicated as an open space, and the Local Government Board may require that dwelling accommodation for persons displaced by the demolition shall be provided by the local authority.

*Finances.*—Money may be borrowed on the security of the rates, with the consent of the Local Government Board, from the Public Works Loan Commissioners at the following rates:  $2\frac{3}{4}$  per cent. up to 35 years, 3 per cent. from 35 to 40 years, and  $3\frac{1}{8}$  per cent. for a longer period. A local enquiry may be held by the Local Government Board before the loan is granted. But the total loans of the local authority under the Sanitary and Public Health Acts at any one time must not exceed two years' assessable value, and the Local Government Board must hold an enquiry if they exceed one year's assessable value.

## PART III.—NEW BUILDINGS.

This is the most important Part of the Act for our present purpose because it enables local authorities to build houses for the working classes whenever they think fit to do so. Except in rural districts, there is no provision whatever limiting the power of the local authority; no certificate or other formal proof of deficient house accommodation is requisite; no insanitary property need be closed or demolished. The local authority can decide to build at any time and for any reason which may seem good to them.

The clauses of this Part were evidently designed to provide for the erection of lodging-houses, but Section 53 reads as follows:—

(1) The expression "lodging-houses for the working classes," when used in this Part of this Act shall include separate houses or cottages for the working classes, whether containing one or several tenements, and the purposes of this Part of this Act shall include the provision of such houses and cottages.

(2) The expression "cottage" in this Part of this Act may include a garden of not more than half an acre, provided that the estimated annual value of such garden shall not exceed three pounds.

*Adoption of Part III.*—The adopting authority in London is the County Council, and in urban districts the Town or Urban District Council. These bodies can adopt the Act without consulting any other authority. In rural districts the adopting authority, the Rural District Council, is unfortunately handicapped by an elaborate series

of provisions. It must apply to the County Council for a certificate of adoption, and the County Council must direct a local enquiry to be held. If the person holding the enquiry reports that "accommodation is necessary in such area for the housing of the working classes, and that there is no probability that such accommodation will be provided without the execution of this Part of this Act," and that it is prudent to undertake the provision of accommodation, "the County Council may, if they think fit," go through some other formalities, and authorize the Rural District Council to adopt the Act: but, unless in an emergency, not till after the next ordinary election of its members.

*Powers.*—Land can be purchased compulsorily if necessary, as provided in the Lands Clauses Consolidation Act, 1845, and no lease, settlement, entail or other private arrangement can debar a local authority from acquiring it. Houses already built may be purchased or leased, or contracts may be made to lease houses, "hereafter to be built or provided." "The local authority may, on any land acquired or appropriated by them, erect houses or alter and improve existing houses, and may fit up, furnish and supply the same with all requisite furniture, fittings and conveniences." Land possessed by a local authority may be sold or exchanged for other land more suitable for building purposes.

*Finances.*—In London the money is borrowed by the County Council as Metropolitan Consolidated Stock at about  $2\frac{1}{2}$  per cent. Elsewhere, the consent of the Local Government Board must be first obtained. They may order a local enquiry to be held, and they cannot sanction the loan if the total indebtedness of the district under the Sanitary and Public Health Acts at any one time exceeds twice its assessable valuation. If they sanction the loan it can be obtained from the Public Works Loan Commissioners at the same rates as for Part II. In rural districts the charge may be levied on the particular parish or parishes benefited by the plan.

But it must always be recollected that the cottages ought to be a sound investment, and the interest of the loan, though secured on the rates, will be paid out of the rents of the dwellings erected.

### Experiments in Municipal Housing.

Below are given some instances where municipalities have adopted the Act of 1890 or enactments on similar lines that preceded it.

#### BIRMINGHAM.

From 1890 to 1892 the City Council erected 103 dwellings of the cottage type, accommodating about 500 persons, let at 5s. to 6s. 3d. per week. They are five-roomed dwellings, substantially built, and cost about £175 each. The buildings have back doors opening on an enclosed brick-paved yard, 36 feet across. The houses at 5s. 6d. have on the ground floor a living room 13 feet square, and a kitchen 12 feet by 9 feet, fitted with an iron sink and a small copper. There is also a pantry and a coal cupboard. On the first floor there are two bedrooms, and, above them, a spacious well-lighted attic. Good grates and ovens are provided in every

house, and iron is largely used for mantelpieces and other fittings. Each house has a penny-in-the-slot gas meter, and a flushed w.c. The dwellings are never vacant. After paying interest, sinking-fund charges, various rates, etc., the net surplus is equal to an average annual ground-rent of 11d. per square yard per annum, an amount above the estimated market value of the land.

The Council has recently decided to build 58 cottage-flats on a cleared site. The adopted plans provide for the arrangement of the tenements in four terraces, comprising twenty-four tenements containing two rooms each, and twenty-eight with three rooms apiece. Five cottage dwellings and a shop complete the use of the site. Each tenement has a scullery and lavatories in addition to the rooms. The rent to be charged is 1s. 6d. per week per living room, and it is estimated that a slight surplus will accrue after all payments for repairs, taxes, interest, and for sinking fund have been made. The total expenditure upon the scheme will amount to £11,025.

#### CROYDON.

This town has a municipal lodging-house which has been in existence for two years. It was built on corporation land, and cost £7,100, furniture included. One hundred beds are provided, sixty-six for men, and thirty-four for women. The men's beds always let well, but the women's have never been filled. The Local Government Board insisted upon one-third of the accommodation being reserved for women, and this has involved extra cost in the way of staff and a failure to make the house quite self-supporting. Ten cottages have also been erected, and are let at 10s. per week.

#### GLASGOW.

In 1866 Glasgow obtained special powers to deal with large crowded and unhealthy areas under a city improvement scheme. The improvement consisted in pulling down insanitary property on a large scale, and in erecting improved dwellings for the poorer working classes. These dwellings consist of tenements in blocks to the number of 1,800, accommodating a population of 9,000 persons. Much of the land upon which these tenements stand cost from £1 10s. to £6 10s. per square foot. Single-roomed dwellings are let at £4 10s. and upwards per annum; double-roomed tenements at £7 10s. and upwards; and those with three rooms at £13 per year. The houses have many useful fittings, are under good regulations, and are kept sweet and clean, and let well. Some of the two-roomed houses consist of a kitchen, 15 feet by 13 feet (with a bed recess 4 feet 4 inches by 6 feet), and a sitting room of about the same size. Each bed recess is fitted with a wire spring-mattress. In the single-roomed dwellings the bed recess is shut off by a partition. Every house has a water-closet, and there is a wash-house to each block of tenements. These municipal dwellings, despite the high price paid for the land, pay interest on the cost at the rate of 4½ per cent. per annum.

Municipal enterprise in Glasgow seems to have succeeded best of all with model common lodging-houses. In all, seven lodging-houses

NOT RECORDED IN THE INDEX, BUT HE WAS REQUESTED TO SIGN OF LEAVE. HE SIGNED.

have been erected, and these in 1895 accommodated between them 701,610 lodgers at nightly charges of 3d., 3½d. and 4½d. per individual. In the year 1890 the income of one of these houses was £1,862, and the expenditure £1,093. Allowing for depreciation on capital £160, the net profit was £610. In the course of nine years the Glasgow municipal model lodging-houses have yielded an average net profit of rather more than 5 per cent. per annum on a total capital cost for land, buildings, and furniture of £103,258 18s. 1d.

The great majority of those who use these municipal lodging-houses are permanent lodgers. There is one house for women and children only. To each house, there is attached a shop, a commodious common dining room, and an airy recreation room.

The latest, and in many respects the most interesting addition to the Glasgow lodging-houses, is that called "The Family Home." It is intended for the accommodation of widows and widowers left with three or four children. Each of the 160 rooms is isolated, plainly furnished, heated by water, and lighted by electricity. "Cleaning" is thus reduced to a minimum. The children can be taken charge of during the day and fed for the sum of 1s. 6d. per head per week. All children old enough are sent to school. Besides a crèche, there is to be a general recreation room and a common cooking and dining room. It is not intended to be a charitable institution, and a charge of about 8d. per night is made for a sleeping room large enough for an adult person and not more than three children. The scheme is expected to pay well.

#### GREENOCK.

The Police Board of Greenock made an improvement scheme under the Artizans' Dwellings Improvement Act, 1875. In 1886 blocks of houses in flats with shops on ground floor were erected on the improved area. The houses consist of single, two and three apartments respectively, and there are more applicants than can be accommodated. The rents are 10s. per month for single apartments, 17s. for two, and 22s. per month for three apartments. The total cost of the scheme was about £200,000, of which £72,500 was expended on new buildings. The net rental derived in 1897 was £2,720.

#### HUDDERSFIELD.

This Corporation erected as early as 1882 157 cottages on leased land at a cost of £28,904 (including street improvements). These cottages have not been quite self-supporting, but they are constantly occupied. Rents range from 4/8 to 5/6 per week. It is a bad policy, however, to erect municipal dwellings on other than freehold land.

#### KINGSTON-ON-THAMES.

This Corporation has built twelve good cottages which let readily at 9s. and 10s. a week. The rent includes electric light. The workmanship is good, and each cottage has a yard and small garden.

#### LEICESTER.

Two blocks of buildings, containing forty-two tenements, are to be erected by the Town Council at a cost of £7,608. The rents will range from 2s. 9d. to 4s. 6d. per week.

## LIVERPOOL.

The Corporation have built 493 tenements on the block principle at a cost of about £98,000. The blocks are handsome, and the rooms of good size. The tenements are three, two, and one-roomed, and let at weekly rents of from 2s. 6d. to 5s. 6d. The dwellings (which pay a clear 3 per cent. per annum on the outlay) were built on land, the site of some slums, that cost 23s. per square yard.

The Corporation have recently built 88 tenements of four, three, and two rooms, but chiefly two rooms. Each is provided with pantry, scullery, and w.c., and most with a back-yard. They are built in flats, three storeys high, and let at  $\frac{2}{3}$  to  $\frac{4}{6}$  a week, or about 1/- per room. Total cost (including new streets and exchange of land), £9,300: *viz.*, Land (say 3,000 yards at 12/-), £1,800; Buildings and streets (say), £7,500. Average cost of each tenement, £105 13s. 7d. Average net rent of each tenement, £4 8s. 2d. Net total rental (after deducting 40 per cent. to allow for loss of rent, repairs, rates, gas, and all such charges, including sinking fund), £388—say £4 3s. 5d. per cent.

The Council resolved, in order that houses for the very poorest, let at 1/- per room, should pay, to build *themselves*, and this was done successfully. The designs were made by their own officials, the work was done in the cheapest and solidest style. The Building Surveyor engaged the foremen and operatives. No plaster is used; the inside walls are faced brick same as the outside, but they are color-washed. Between the floors everything is filled up with cement, to which the floor-boards are nailed. The absence of plaster and wall-papers will be a great sanitary improvement.

## LONDON.

In London operations under the various Acts have been carried on upon a large scale. Between 1855 and 1888 the Metropolitan Board of Works expended in clearing insanitary sites alone no less than £1,483,175. The sites thus cleared were let on long leases to various Industrial Dwellings Companies, who among them rehoused upon these spaces some 27,066 persons. Since 1889 the London County Council has expended in clearing and rehousing, including an estimate of the cost of completing the schemes now actually in hand, the sum of £605,240, and is, in addition, making contributions amounting to £45,090 to similar schemes undertaken by various Vestries or District Boards.\* On the completion of the schemes now in hand about 16,000 persons will be housed by the Council. It is found in practice that the dwellings will readily let for sums sufficient to pay all expenses and interest on loans, etc., and to form a sinking fund by which the whole cost of the sites and buildings is paid off by 1949, and the freehold land and houses thus become the unencumbered property of the public authority.

The Council has also established in Parker Street, Drury Lane, a municipal lodging-house for the use of the "dosser." Here, at a charge of 6d. per night, the homeless man secures good and clean accommodation as well as many of the comforts and conveniences of life. It is found that for this sum the institution will just pay its way,

\* *London Statistics*, 1896-7, pp. 551-2.

including interest, and a sinking fund which will pay off the entire cost by 1949. The Council has just resolved (Dec. 1898) to make use of its powers under Part III. by taking in hand building schemes.

#### MANCHESTER.

Houses are provided by (a) the Improvements and Buildings Committee, (b) the Sanitary Committee, and (c) Railway Companies under their schemes of improvement and extension.

(a) The Improvements and Building Committee have erected 60 cottages in the Miles Platting district, which are to be let at  $\frac{5}{6}$  per week. Two other schemes are in various degrees of completion. The first is for 22 cottages in Miles Platting. The accommodation of these is to be as follows :

On the ground floor, a living room not less than 12ft.  $\times$  10ft. 3in., and 9ft. high ; a kitchen not less than 12ft.  $\times$  10ft. 6in., and 9ft. high ; a scullery not less than 9ft. 6in.  $\times$  7ft. 6in., and 8ft. high ; a water-closet, a fuel-store, a dust-bin, and a pantry so constructed and placed as to admit of the interior being at all times kept cool and well ventilated.

On the first floor, three bedrooms, of which one shall be not less than 13ft.  $\times$  12ft., and 9ft. high ; another not less than 12ft.  $\times$  8ft., and 9ft. high ; and the other not less than 9ft. 6in.  $\times$  7ft. 6in., and 9ft. high.

The Local Government Board sanctioned a loan of £6,000 last July for carrying out this scheme. The City Surveyor has been instructed (Dec. 1898) to prepare a scheme for 40 additional cottages. These are to contain five rooms each.

(b) The Sanitary Committee have erected a block of dwellings containing 16 shops, 237 double tenements, and 48 single tenements in the Oldham-road district ; and a second block of 130 double tenements and 36 three-roomed tenements in Pollard-street, Ancoats. These are now fully occupied. Four other blocks are in course of erection. Block No. 1 will contain 13 shops with five-roomed dwellings, 16 single tenements, 32 double tenements, 16 three-roomed tenements, and 18 five-roomed cottages. In the Chester-street district the block will contain 36 double tenements and 36 three-roomed tenements. The block in Pott-st. will contain 36 double tenements, 39 three-roomed tenements, and 3 four-roomed tenements. A Lodging House to accommodate 363 men is in course of erection in Harrison-street.

(c) The Lancashire & Yorkshire Railway Company have erected 46 tenements and 75 cottages since February, 1894, as compensation for the displacements. The Great Northern Railway have erected 98 cottages, 70 of which are completed and occupied.

#### RICHMOND, SURREY.

This Corporation borrowed £13,380 at 3 per cent., repayable in forty years, for the purpose of building on three acres of land previously purchased by the town at a cost of £700 per acre. The sixty-two dwellings, cottages and flats, cost £12,700, and the investment has resulted in so material a saving to the rates that the advice given by the Clerk to the Richmond Corporation to one Urban Council was, "Go ye and do likewise." The rents are as follows : With six rooms, a scullery, and a bay window—ten at 8s., and twelve at 7s. 6d. per week. Twenty-eight cottages, having four good rooms



and a scullery, let at 6s. per week. Six flats, with three rooms and a scullery, let at 5s. 6d. per week; and six other flats, having two rooms and a scullery, at 4s. 6d. per week. These municipal cottages are cheaper than those provided by private enterprise, and the Corporation of Richmond is so well satisfied with its experiment in constructing workmen's dwellings that it has just decided to erect seventy more at an estimated cost, including contingent expenses, of £18,200. During the last three years only 10s. 6d. has been lost in failure to pay rents.

#### SALFORD.

This Corporation having cleared an unhealthy area under Part I. of the Act of 1890, erected some two-roomed tenements in blocks at a cost of about £147 each, and lets them at 4s. 6d. per week. Other dwellings are in course of construction. The cost of the land is estimated at three guineas per yard. The money was borrowed at 3 per cent., part for the purchase of the land to be repaid within fifty years; and the rest, for the building, in thirty years.

The Council has just accepted a tender for the erection of 36 model cottages, each consisting of living room, scullery, and two bedrooms, to be let at 5s. 6d. per week. The Corporation has also built one of the finest model lodging-houses in the kingdom. This house accommodates 285 lodgers at a nightly charge of 5d., and from the first it has been a great success. The land for the Salford lodging-house cost £1,500, the building £12,000, and the furnishing £2,300, making, with smaller items, a total of £17,000.

#### SHEFFIELD.

On 9th May, 1894, the Council obtained a Provisional Order for an Improvement Scheme under Part I. of the 1890 Act. It is proposed to expend a net sum of £59,672 upon the scheme. No operations were entered upon for some time, but since 1896 active steps have been taken to carry out the scheme.

In July, 1898, the Council resolved to adopt Part III. of the Act.

#### SUNDERLAND.

An area has just recently been cleared under Part I., and £25,652 2s. 9d. will be expended in the erection of one, two and three-roomed tenements, to let at 2s. to 4s. a week.

#### WIGAN.

The Corporation of this town has recently built 127 artisans' dwellings, and 33 are now in course of erection. Rents are 5s. to 5s. 6d. per week. The repayment of the 3 per cent. loan is spread over forty years.

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The following towns have either approved of schemes or are considering the adoption of plans for the provision of municipal housing: Aberdeen, Brighton, Douglas, Dublin, Edinburgh, Folkestone, Hull, Keighley, Lancaster, Lincoln, Maidstone, Newcastle-on-Tyne, Nottingham and Tunbridge Wells.

not in the condition, but he was requested to sign or leave. He signed.

## URBAN DISTRICT COUNCILS AND LONDON VESTRIES.

So far, Urban and Rural District Councils have not largely adopted the Act of 1890.

The Urban Council of Cromer decided to erect cottages under Part III. of the Act, but negotiations for the acquisition of a site have not yet been successful.

Barnes Urban Council is now erecting 78 tenements, 53 being separate cottages and 25 double tenements. The cottages are divided into two classes: "A" containing six rooms and scullery, to be let at 8s. 6d. per week, and costing £270 each; "B," with four rooms and scullery, to be let at 6s. 6d. and 7s. per week, and are to cost £190. The double tenements will cost £300 apiece, and will let at 4s. 6d. and 5s. 6d. per tenement. The site is over two acres in extent, and cost £1,600.

The Urban Council of Hornsey has purchased about four acres of land upon which to build 108 dwellings for the working classes. The land cost £2,737, borrowed at 3 per cent., with an addition of 17s. 8d. per cent. to cover redemption in fifty years. The buildings and roads are estimated to cost £24,620, to be borrowed for forty years at 3 per cent. interest, and £1 6s. 6½d. redemption of capital. It is estimated that the rentals will easily cover this, and at the end of forty years the Council will possess a property yielding £2,000 a year in aid of the rates. The proposed rents are 8s. 6d and 6s. 6d. per week. These cottages are nearly finished, and will shortly be occupied.

The Leigh Urban Council has erected 20 cottages, containing five rooms each, and let at 5s. per week. The cottages have cost £179 apiece to build; the site being purchased for £880.

The Stretford Council has built 20 double tenements at an expenditure of £4,800 for building, and £400 for site. The rents vary from 3s. 3d. to 4s. 6d. per week.

The Urban Councils of Bognor, Llandudno, North Walsham, Carshalton, Wood Green, Sevenoaks, Barking, Waltham and Linthwaite have decided to act under Part III., although building operations have been actually commenced only in the two places last named.

The Newington Vestry has pulled down some old, unhealthy tenements on its dust refuse premises near Sevenoaks, and has erected six well-built workmen's dwellings, which are let to the Vestry workmen and others at 6s. per week.

## RURAL DISTRICT COUNCILS.

The East Grinstead Rural District Council has obtained the consent of the East Sussex County Council to build cottages under Part III. of the Act of 1890. The Rural Sanitary Authority of the Thingoe Union, Bury St. Edmunds, built, some years ago, eight cottages under Part III., at a cost of £1,530, including purchase of four acres of land. The money was borrowed from the Public Works Loan Commissioners at 3¼ per cent.

Mitcham Parish Council, in Surrey, the largest in England, has eleven out of fifteen members in favor of housing, and has practically obtained the consent of the Rural District Council and the other authorities to the building of cottages under the Act.

In 1896 the Parish Council of Penshurst, Kent, appointed a sub-committee to enquire into the cottage accommodation of the parish. On its report, the Rural District Council was called upon to erect dwellings under the Act of 1890. After the special enquiry the County Council gave its certificate, and the Rural District Council is now receiving plans, etc., for the erection of dwellings. The Local Government Board will grant a term of 40 years, and the Public Works Loan Commissioners will loan at 3 per cent. This is an improvement, and should form a precedent for other Parish and Rural District Councils to work on. The Local Government Board enquiry for the purpose of sanctioning the loan will be held shortly. The plan is for three pairs of semi-detached six-roomed cottages, standing on about three-quarters of an acre of land, well situated. The land cost £139; architect's fees, legal, incidental and other expenses amount to £106. The accepted tender for building is £244 for each cottage. The accommodation provided will be as follows: On the ground floor, a living room, 12ft. x 10ft. 6in.; a sitting room, 11ft. x 11ft.; scullery, 6ft. 6in. x 10ft. 6in.; entrance and passage. On the first floor, three bedrooms, two with fireplaces, the third with a ventilating shaft; fireplaces carefully planned to allow good positions for beds. Height of all rooms, as required by Local Government Board, 8ft. 6in. Proposed self-supporting rent, not including rates and taxes, about 5s. per week. Cheaper, plainer cottages, in rows, with as many rooms, could of course be built.

#### What has been done.

The loans sanctioned by the Local Government Board since 1890 in English provincial towns and districts, under the Housing of the Working Classes Act, 1890, and the Artizans' and Laborers' Dwellings Improvement Act, 1875, amount to £885,784. Twenty-six towns, districts and parishes have applied for loans under these Acts. In addition to the above, large sums have been expended, as in Glasgow, under Local Acts, mainly in dealing with improvement schemes. Exclusive of London, over 3,500 tenements will be in municipal ownership upon the completion of schemes now in hand.

#### How to get the Act of 1890 put in force.

In order to get the Act of 1890 utilised by the local sanitary authority, it is advisable to carefully collect facts relating to insanitary areas and dwellings, and thus to prove the necessity for municipal action. In large towns the work of demonstrating such need is only too easy.

When an insanitary area is to be attacked under Part I. or II. of the Act, "Sanitary Catechisms," such as those issued by the Fabian Society, should be widely circulated amongst the tenants. Usually, the enquirers will find it best to fill in the forms themselves. In other cases, the information given should be carefully verified. Then the results should be tabulated, and copies sent to the local press, public authorities, sanitary and medical officers, the Home Office and the Local Government Board. In preparing such a report, the following points, amongst others, should receive atten-

tion: Measurements of narrow streets; air space afforded in courts and alleys; details as to defects in design and building, such as back-to-back houses; noxious effluvia from factories, slaughter-houses, etc.; extent, character and condition of closet accommodation; quality and quantity of water supply; provision made for refuse, etc. If the medical officer can certify that the death-rate in the insanitary area is higher than the average for the town, this valuable evidence should be secured. Photographs of slum dwellings are valuable evidence, and exercise influence on public opinion.

#### Lodging-Houses.

Some towns are sadly in need of a model common lodging-house, both on sanitary and on moral grounds. To secure this, find out the average number of lodgers nightly accommodated by private common lodging-houses. Take account of the prices charged for lodgings, the number of hours the lodger is allowed to remain on the premises, and the character of the accommodation. Ascertain whether the houses provided by private enterprise are well situated, whether they are in a sanitary condition, whether they bear a good reputation, and whether they closely adjoin licensed premises or not. Is the air space for each sleeper equal to at least 300 cubic feet (say 6 feet by 6 feet 3 ins. by 8 feet)? How many cases of zymotic and other dangerous diseases have originated in the local common lodging-houses run by private enterprise? Compare the accommodation given by private common lodging-houses with that given under public enterprise at places like Glasgow, Leith and Salford. Keep the agitation well before the public. The best time to advocate a municipal lodging-house is when an unhealthy area is being cleared.

Sometimes a local authority may have vacant land; urge that municipal cottages be built upon it, as has been done at Richmond.

In rural districts, and in some urban districts, where there are no insanitary areas, it is often possible to prove that the supply of reasonably rented sanitary cottages is not equal to the demand, and thereby get Part III. of the Act adopted. Sometimes good cottages are scarce owing to covenants and restrictions on building lands, and to the action of cottage owners who strive to maintain monopoly conditions. The following facts obtained by visiting 206, or about one-third, of the Sevenoaks cottages are specially interesting, as they relate to a wealthy residential district.

#### Proofs of Scarcity of Cottages.

One hundred and ninety-five tenants did not know of an empty house; the remainder knew of four empty houses amongst them; but, on enquiry, these were found to be already let, the agents having received numerous applications for them.

Ninety-one tenants were not suited with their present houses and were looking out for others; of these, 56 would make reliable municipal tenants, in view of their incomes, length of tenancy, etc.

Seventy-five cases were found in which the rents of cottages had risen in recent years as against eleven cases where they had fallen, although during the last thirteen years the urban rate has fallen from 2s. 9d. to 1s. 8d. in the £ for the half year.

One hundred and thirteen tenants were paying from one-half to one-quarter of their incomes in rent; and in a large number of cases it was necessary for the women to go out to work, take in lodgers, or carry on a home industry. In some cases two families were residing in one house.

One hundred and ten tenants said that they found it difficult to make their landlord do necessary repairs; 105 stated that they did internal repairs themselves. Further proof of the dearth of cottages was gathered from the widespread fear of tenants that any information given by them might result in eviction, and with it, enforced loss of employment and residence in the district.

#### Proofs of Bad Accommodation.

|     |        |      |        |           |           |           |                               |
|-----|--------|------|--------|-----------|-----------|-----------|-------------------------------|
| 108 | houses | were | either | damp,     | smoky,    | or        | draughty.                     |
| 42  | "      | "    | "      | without   | a         | copper.   |                               |
| 84  | "      | "    | "      | "         | sink.     |           |                               |
| 135 | "      | "    | "      | "         | dustbin.  |           |                               |
| 27  | "      | "    | "      | "         | adequate  | water     | supply.                       |
| 32  | "      | "    | "      | "         | proper    | drainage. |                               |
| 55  | "      | "    | "      | shared    | an        | unflushed | w.c. with other houses.       |
| 151 | "      | "    | "      | had       | w.c.'s    | devoid    | of flushing cistern.          |
| 41  | "      | "    | "      | interiors | partially | or        | wholly dirty and dilapidated. |
| 135 | "      | "    | "      | "         | little    | or        | no garden attached.           |

As a result of these and other facts ascertained subsequently, the Council unanimously came to the conclusion that the supply of reasonably rented sanitary dwellings in Sevenoaks was not equal to the demand. Sevenoaks Urban District Council is now trying to secure a site for building under Part III.

It is best to approach the local authority with a definite constructive scheme of some kind, in addition to submitting records and facts relating to bad dwellings. In so doing, any estimated balance-sheet should, on the expenditure side, include the following items:—(1) annual instalment, including interest and repayment of capital; (2) poor rate, water rate, and district rate; (3) property tax; (4) repairs; (5) voids; (6) cost of collection; (7) insurance. Thirty-five per cent. of the gross rental will cover all expenditure other than item (1) in this list.

#### Rural Districts.

The housing problem in rural districts presents several features different from those shown in towns and urban districts. The Reports issued by the Labor Commission must convince the reader that the evil of bad cottage accommodation is widespread. The facts relating to insanitary condition and overcrowding of cottages in rural districts should be collected and placed before the District Council. With the complicated procedure which has to be gone through, there is unfortunately not much probability that many Rural District Councils will be energetic enough to build cottages under Part III., but at least material will be at hand on which to base a demand for the application of those "legislative or administrative remedies" which the Labor Commissioners regarded as possible.

### Amendments of the Act.

*Abolition of Restrictions on Rural District Councils.*—The most obvious and urgent amendment is the removal of the absurd and complicated procedure now required of Rural District Councils before they can adopt Part III. of the Act. There may have been some reason for these before the days of the Local Government Act of 1894. But the present Councils of rural districts are as responsible and representative bodies as those of urban districts, and no good reason can be given why Urban Councils have power to build, subject only to the veto of the Local Government Board in respect of loans, whilst Rural Councils must, in addition, persuade their County Council to hold an enquiry and to issue a favorable report, must delay the matter over one election, and otherwise spend time and trouble and money in consulting and obtaining the consent of other authorities before they can adopt Part III.

A bill to remove these absurd restrictions, prepared in the Fabian Office, was read a first time in Parliament in 1895, but got no further.

*Powers for Parish Councils and London Vestries.*—Cottages are often required in a particular parish or village, and not necessarily over a whole rural district; but under the present law the Rural District Council alone has power to adopt the Act, although they can charge the cost of it on the parish specially benefited. In some cases this plan would work best, but in others the Parish Council ought to have power to act for itself. A short bill should therefore be passed, empowering Parish Councils, under proper restrictions, to adopt Part III. of the Act; and London Vestries might at the same time be allowed to adopt this Part, in addition to Part II., and to rebuild under Part II. without obtaining special authority from the Local Government Board to do so.

*Rating Limit.*—Cottages built to meet a felt want ought at least to pay a fair interest on the capital expended. There seems therefore to be no sufficient reason for the rule now in force that no district can adopt Parts II. and III. of the Act if it has already borrowed under the Sanitary and Public Health Acts at any one time a capital sum equal to twice its assessable (annual) value. There is all the difference in the world between borrowing in order to secure for the public use a park or town hall—valuable possessions which yield no cash return—and borrowing for, or rather investing in, such directly profitable undertakings as a gas or water works, or cottage property. But the law apparently makes no distinction. It regards not such trifles as solid investments. All it enquires about is total outstanding loans and total rateable value. This antiquated and absurd disregard of facts should be remedied.

*Repayment of Loans.*—There seems to be no sufficient reason why loans secured on real property, such as land and houses, should be made repayable in 30 or 50 years. The prudent capitalist who invests in new well-built freehold house property does not provide a sinking fund, as if his property were likely to sink into the earth in half a century or so. But the Local Government Board has no such confidence in the stability of the existing order. In its view a local

deluge, moral or physical, may be confidently expected within half a century. It will, therefore, only grant loans on condition that they be paid off by annual instalments in at most 50 years, and it obliges local authorities to save out of their income for this purpose. In cases of drainage schemes, roads, and all unremunerative undertakings, this is proper enough. In the present case such compulsory saving seems absurd—at any rate, the period of 30 years, often enforced on small local bodies, but not on large towns, should be extended. Municipal cottages, surely, will not be ruins in 30 years' time. Why, then, should the cost of building them be necessarily saved in that period? This curious practice of the Local Government Board ought to be stopped by Parliament.

*Terms of Land Purchase.*—Under the Lands Clauses Act, if any land be bought compulsorily for the purposes of Part III. of the Housing Act, the owner is always paid at least 10 per cent. over the full value, as compensation for disturbance. In other words, the landlord who churlishly refuses to build himself, or to let others build, the houses required by the necessities of the district, the one man who deliberately inflicts on his neighbors and tenants all the unspeakable evils, moral and physical, of overcrowding, is by law to be rewarded for his stalwart individualism by a payment for his land of 10 per cent. over and above its market price. This should certainly be abolished.

*Municipal Ownership.*—The local authority which has acquired and cleared areas under Parts I. and II. may not itself build thereon without express permission from the Local Government Board; and if it does erect houses, it is compelled to sell them within ten years unless it obtains power from the Local Government Board to retain them. The above does not apply to Part III. These objectionable and antiquated provisions should be repealed.

NOTE.—The Secretary will be glad to answer, to the best of his ability, any questions relating to the Act.

FABIAN LEAFLETS ON HOUSING.—No. 63. Parish Council Cottages, and how to get them. No. 68. The Tenant's Sanitary Catechism, for places outside London. No. 71. The London Tenant's Sanitary Catechism. Price 6 for 1d., or 1s. per 100.

### BOOKS ON HOUSING

THE most recent and complete information on the subject is given in a *Memorandum on the Housing of the Working Classes*, just written by Alderman Thompson, Richmond, Surrey. Copies of this Memorandum, price 2s. 6d., may be obtained at the Town Hall, Richmond, and of the Fabian Society.

The most complete account of what has been done on this subject throughout the world is to be found in the Eighth Special Report of the United States Commissioner of Labor, *The Housing of the Working People* (Washington; 1895), 461 pp. The best English books are Bowmaker's *Housing of the Working Classes* (Methuen), price 2s. 6d., and Worthington's *Dwellings of the People* (Sonnenschein), price 2s. 6d. The Reports and Evidence of the Royal Commission on the Housing of the Working Classes, 1885 (Report 8d., Evidence 7s. 8d.), contain most valuable information. Another useful publication is "Notes as to Existing Artizans' Dwellings": Report by E. J. Corbett, Borough Engineer of Salford, 1893. Allan's *Housing of the Working Classes Acts* is a manual for the use of members of local authorities.

Particulars of Housing Schemes are given in *The Municipal Year-Book* for 1897, published by *The Municipal Journal and London*, 125 Fleet Street; 2s. and 2s. 6d.

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