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Fabian Tract No. 76.

HOUSES FOR THE PEOPLE.

A SUMMARY OF THE POWERS OF LOCAL AUTHORITIES UNDER THE
HOUSING OF THE WORKING CLASSES ACTS, 1890 TO 1900, AND
THE USE WHICH HAS BEEN AND CAN BE MADE OF THEM.

THIRD EDITION, REVISED AND ENLARGED.

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DECEMBER, 1900.

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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 ill-adapted to certain classes, such as costermongers, and distasteful to many other people; whilst the worst class of tenement houses are a social nuisance which successive Public Health Acts have striven ineffectually to abolish.

In recent years, since the first edition of this Tract was issued, the urgency of the housing problem has been recognized, and housing reform now figures as an item in election addresses, and serves as a popular subject for speeches at congresses and papers by statisticians. The need for energetic action is admitted, and the means is provided by

The Housing Acts of 1890 to 1900.

The London County Council, and all the Borough and District Councils throughout England, as well as the equivalent authorities in Scotland and Ireland, have full power to supply dwellings for the people under the Housing of the Working Classes Act, 1890, Part III. of which has been extended by the amending Act of 1900; but the procedure is somewhat complicated, and for various reasons the law has not yet been generally made use of. The principal 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. Land acquired under Part III. may be used for this purpose. This Part of the Act does not apply to the 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. Land may be purchased under Part III. for this purpose.

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: $3\frac{1}{4}$ per cent. up to 30 years, $3\frac{1}{2}$ per cent. from 30 to 40 years, and $3\frac{3}{4}$ per cent. for 50 years. 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 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 originally designed to provide for the erection of lodging-houses, but Section 53 reads as follows:—

that any person who has been convicted of an offence under this Act, and who has been sentenced to imprisonment, shall not be eligible for election as a member of the Local Government Board, or as a member of any Local Authority, until he has been released from imprisonment, and until he has been recommended by the Local Government Board to be eligible for election.

(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 Act can be adopted in London by the County Council or by the Borough Councils, and in urban districts by 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, has hitherto been handicapped by an elaborate series of provisions, which the amending Act of 1900 has largely repealed. They are, however, still required to obtain the consent of the County Council. Particulars of the new Act are given below.

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. It is sometimes stated that houses built under this Part cannot be let at more than £8 per annum. This is a mistake. No limit whatever is imposed on the value of the houses; the only provision of the sort relates to the size and value of the gardens.

Finances.—The London County Council obtains the necessary money by the issue, with the consent of the Treasury, of London County Stock at about 3 per cent. Metropolitan Borough Councils can borrow of the London County Council or of the Public Works Loan Commissioners. 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 scheme.

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.

The Act of 1900.*

The changes in the law effected by the recent Amendment Act are as follows:—

Section 1 enables Urban Councils to build under Part III. outside their own area.

Section 2.—The cumbrous procedure hitherto necessary in Rural Districts before Part III. could be adopted is materially simplified. Henceforth the County Council can forthwith consent to the application of a Rural District Council for permission to adopt Part III., provided that “in giving or withholding their consent under this section, the County Council shall have regard to the area for which it is proposed to adopt the said Part; and to the necessity for accommodation for the housing of the working classes in that area; and to the probability of such accommodation being provided without the adoption of the said Part; and to the liability which will be incurred by the rates, and to the question whether it is, under all the circumstances, prudent for the District Council to adopt the said Part.” It will be observed that a County Council is not obliged to be satisfied on the points named, but only to “have regarded” them.

This clause goes a long way towards remedying the injustice to Rural District Councils of which we have previously complained.

Section 3 deals with the financial powers of Metropolitan Borough Councils.

Section 4.—Land acquired under Part III. may be used for rehousing under Parts I. and II., and the cost may be charged against the account of those Parts.

Section 5 gives power to local authorities—with the consent, if rural, of the County Council; if urban, of the Local Government Board; and if in London of a Secretary of State—to lease land acquired under Part III. for building, subject to stringent provisions that the houses built shall be of the desired character.

Section 6.—A County Council, on representation from a Parish Council that the Rural District Council ought to have taken steps for the adoption of Part III. and have failed to do so, is empowered, after enquiry, to take over the powers of the defaulting Rural District Council, and act on behalf of the Parish in its place.

This section is very valuable, because it gives Parish Councils for the first time a definite legal status under the Housing Acts. They are now empowered to adopt resolutions, and to appeal against the apathy of negligent District Councils.

Section 7 provides that compensation for land acquired compulsorily under Part III., shall be determined by a single arbitrator appointed by the Government, in place of the cumbrous and costly arrangement necessary under the Land Clauses Act.

The new Act does not apply to Scotland or Ireland, and only amends Part III. of the principal Act.

* The text of the Act is printed in full in Tract 103, “Overcrowding in London and its Remedy.”

NOT RECORDED IN THE REGISTER OF DEEDS. THE SIGNATURE OF THE COUNTY COUNCIL IS NOT RECORDED.

Examples of Municipal Housing.

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

LONDON.

The Metropolis has done far more in the matter of housing than any other city—*its total expenditure under the various Housing Acts amounts, indeed, to nearly three millions, or as much as that of all the rest of the United Kingdom put together*—but it came into the field late. Not until 1876 did the Metropolitan Board of Works take action, and then only on the lines of clearing away slums at great expense, without itself re-housing; and selling the cleared land at a very low rate to various dwellings companies and the Peabody Trustees. Between 1876 and 1888 twenty-two schemes were carried out, averaging one each year, applying to 59 acres, at a net loss to the public of £1,318,935. As a result the companies erected, and now possess as their own freehold, 263 blocks of dwellings, accommodating some 27,000 persons.

When the London County Council was established, a change of policy took place. Instead of parting with the cleared land, the Council decided to retain it in public ownership, and itself erect workmen's dwellings upon it, sometimes by its own Works Department and sometimes by contractors. Between 1889 and 1900 twenty separate schemes have been undertaken by the Council itself (besides three other groups of dwellings erected under the Thames Tunnel Acts); and, in addition, the Council has contributed part (usually half) of the cost of twelve other schemes undertaken by the Vestries and District Boards. The capital outlay to the end of 1900 has already exceeded one-and-a-half millions, and the schemes in hand will involve a further million for completion. The dwellings provided are of all kinds, as required by local conditions, including great blocks of tenements in Central London, each tenement including from one to five rooms; in the suburbs detached or semi-detached cottages with gardens; and one common lodging house. The aim of the Council has been, not so much to reduce rents (which, it is argued, would in the long run merely benefit the employer by reducing London rates of wages to the provincial standards) as to raise the standard of working class dwellings by supplying a better article for the same money. Thus, the Council's rooms are loftier and better ventilated, its stairways and passages are wider and lighter, and its sanitary and other conveniences are healthier and more comfortable than are usually provided, but the rents are always fixed so as not to exceed per room those current in the locality. Hence no profit is made. On the whole of the housing operations, taking one year with another, the rents received about balance the actual outgoings (not including any expense of clearing away the slums, and taking the land at its bare selling value for housing purposes only; but including the interest and sinking fund payable on

capital borrowed for this reduced site-value and for construction; and all repairs, rates and taxes, expenses of management, etc.). The total number of persons actually occupying the Council's dwellings at the close of the year 1900 was about 11,000, and this will have risen to about 30,000 when the schemes then actually in hand are completed. The total rents received for 1899-1900 were £33,471, and the total outgoings £34,628 (including £4,131 payment for sinking fund).

The dwellings built or in course of building by the County Council (or by the local bodies with its aid) are scattered over 40 different sites, in the districts of 15 out of the 28 Metropolitan Borough Councils. Among them may be mentioned the following:—

(a) The Boundary Street Scheme (Bethnal Green).—This is the largest scheme ever undertaken under the Housing Acts by any authority. Fifteen acres of awful slums (with 5,719 inhabitants) were gradually cleared between 1893 and 1897, at a net cost of £270,000. On the site the Council has erected at a total cost of £333,000, 23 separate blocks, containing 1,069 tenements (with 2,762 rooms) 18 shops and 77 workshops, accommodating 5,380 persons; with wide streets, large courtyards, and three public gardens. A public laundry, public baths and two club rooms have also been provided. The rents per room are no higher than was paid for the old slums; and they just about cover the actual outgoings; leaving only the cost of clearing the slums to be charged to the rates.

(b) The Common Lodging House (Parker Street, Drury Lane).—This was the first attempt made in London to raise the standard of the common "doss-house," and the great thought and ingenuity put into the plans by the Council, as well as its experience in the matter, have since been made use of in the "Rowton House" and other improved common lodging houses. It cost £22,297, accommodates 324 men, is always full, and the charge of 6d. per night just covers all outgoings. A similar common lodging house for women is projected on the Falcon Court site, Southwark.

(c) Action under Part III. of the Act of 1890.—On the passing

ERRATUM to Tract No. 76, 3rd Edition.

Page 7, lines 6 and 5 from bottom:

Delete "(but only at £4,000 per acre!)" and insert "at £2,500 per acre."

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(c) Action under Part III. of the Act of 1890.—On the passing of the 1890 Act, the Council at once took action under Part III. by taking over and completing the Dufferin Street Dwellings, St. Luke's, specially designed for costermongers. In 1894 the Parker Street Common Lodging House, built under Part III., was opened. In 1896 four blocks of dwellings were begun under Part III. in Southwark, which were opened in 1897. Two other sites in Southwark were obtained in 1897 and 1898, on one of which three blocks were finished in 1900, and the single block on the other is nearly completed. In 1893 the Council induced the Government to sell (but only at £4,000 per acre!) 10 acres of the site of Millbank Prison, but could not get possession until 1897. This is being rapidly covered with 17 blocks of dwellings (accommodating 4,000 persons) of which three are already occupied. During 1899 two sites, and during 1900 two more, were acquired under Part III. in the Strand

and Holborn districts, on which 4,000 persons will be accommodated. But the largest housing experiment yet made by any local authority has still to be named. In January, 1900, after many difficulties, the Council succeeded in buying (at £1,150 per acre) 38½ acres at Totterdown Fields, Tooting, close to the terminus of one of the Council's tramways; and steps are being taken to erect here some 2,000 workmen's cottages, accommodating 11,000 persons, at a capital cost of £495,000. In November, 1900, the Council decided to buy 31 acres at Norbury, Surrey, just outside the County, at a cost of £20,000, on which to erect 762 cottages, accommodating 5,800 persons, at a capital cost of probably £250,000. A separate Housing Department was formed at the end of 1900, with a "Housing Manager" at a salary of £800.

BIRMINGHAM.

Ryder Street.—In order to rehouse the people displaced by the improvement scheme of some years earlier, the Council in the years 1890 to 1892 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.

Milk Street.—The Council has recently built 61 cottage-flats on a cleared site, in four terraces, including twenty-four tenements containing two rooms each, and twenty-eight with three rooms apiece, five cottage dwellings and a shop. Each tenement has a scullery and lavatories in addition to the rooms. The rent 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 was expected to amount to £11,025.

In July, 1900, the Health Committee reported that there was a deficiency of cottages, and in August the Council decided to buy 17 acres of land at Bordesley Green, three miles from the centre, in order to erect 500 dwellings. The Council has since decided to municipalize its tramways, which will facilitate the scheme.

CROYDON.

In connection with a large local improvement, the Corporation has built ten cottages, let at 9s. 6d. and 10s. weekly, and a lodging-

house to accommodate 66 men and 34 women. The cottages are financially successful, in spite of the heavy cost due to their situation being in the centre of the town (as required by the Local Government Board) and are always fully let. The lodging house was built on Corporation land, and cost, including furnishing, £7,200. The men's beds are always fully let, but the women's side has never been filled. The Local Government Board insist upon one-third of the accommodation being reserved for women, and the extra cost involved in the way of staff prevents the house being self-supporting. The deficiency, however, is naturally regarded as part of the cost of the initial improvement.

GLASGOW.

In 1866 Glasgow obtained special powers to deal with large crowded and unhealthy areas by pulling down insanitary property and erecting dwellings for the poorer working classes. At first it cleared away slums, but did not itself build. In 1889 a change of policy took place, and municipal housing was undertaken. The following gives the size and number of dwellings erected and completed to October, 1900 :—

One-apartment houses	...	...	...	...	...	373
Two	"	"	...	...	...	853
Three	"	"	...	...	...	138
Houses above three apartments	...	...	...	...	...	11

1,375

Much of the land upon which these tenements stand cost from £1 10s. to £6 10s. per square foot. Of the whole number of these houses there are 467 distinctively suitable for the poorest classes, with single-apartment houses at an average rent of £5 and two-apartment houses at an average rent of about £8 5s. Applicants whose wages do not exceed 26s. have preference for the double-roomed and those whose earnings do not exceed 22s. for the single-roomed houses. 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 common lodging houses. In all, seven lodging houses have been erected, containing 2,414 beds let at nightly charges of 3d., 3½d., 4d., and 4½d. per individual. In the year 1899 867,338 lodgers were accommodated, of whom 89,456 were women. Allowing for depreciation the net profit was about £4,400. The Glasgow municipal model lodging houses have yielded an average net profit of between

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4 and 5 per cent. per annum on a total capital cost for land, buildings and furniture of £113,756.

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 150 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 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 has not yet paid its way, but the annual adverse balance is steadily diminishing. In 1899 the revenue was £3,093 against an expenditure of £3,257. A Corporation report of 15th October, 1900, states that the inmates number 142 adults and 227 children of the class for whom the home was intended.

The balance sheet to the last-named date shows liabilities of £1,291,240 and assets exceeding this amount by £17,129.

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.

The Huddersfield Town Council has the distinction of being the first local authority to set up a common lodging-house. This it did in 1853, at a cost of £5,000, enlarged in 1878 by another £1,500. It accommodates about 200 persons nightly, in four classes, viz., married couples, single men, single women, and a "mechanics' home." It just about pays its way.

The artizans' dwellings erected by the Corporation in 1880-82 comprise 160 houses on leased land at a cost of £28,944, including street improvements. The rents range from 3s. 4d. to 6s. weekly. The rents derived last year, 1899, reached £1,901 and the expenditure on interest on the capital outlay, ground rents, rates, etc., was £1,924, thus leaving them nearly self-supporting.

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 being erected by the Town Council, and were expected to cost £7,608. The rents were to be from 2s. 9d. to 4s. 6d. per week. The outlay has been larger than was anticipated, and it is feared that higher rents will be necessary.

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 about 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 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 2s. 3d. to 4s. 6d. a week, or about 1s. per room, and the average per tenement is 2s. 10d. Total cost (including new streets and exchange of land) £9,845 : viz., land, (3,048 yards at 12s.), £1,828 ; buildings and streets, £8,017. Average cost of each tenement, £111 17s. 6d. 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 1s. 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.

The Corporation have recently had built 34 cottages, of two and three-roomed tenements, two storeys high. Cost—land, £1,011 ; building, £5,262 ; total, £6,273. Rents, 4s. and, in most cases, 4s. 6d. for two rooms, 5s. for three. These were built through a contractor, at the same time as the cheap tenements mentioned above. They are slightly better in style, but the total cost per room is £78 10s., against £54 for those built by the Corporation by direct employment.

Several other large building schemes are in hand. One block of three-storey tenements, with hot water in every house, and a

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common recreation room is nearly ready. Liverpool has an active Housing Association which publishes excellent leaflets. Hon. Sec., Mr. Walter Knowles, 14 Manchester Street.

MANCHESTER.

Houses are provided by the Improvements and Buildings Committee and the Sanitary Committee.

(a) The former under one scheme have erected 60 cottages in the Miles Platting district, which are let at 5s. 6d. per week. Under two other schemes 22 cottages have been built in Miles Platting, and 40 more are nearly completed. The accommodation of these is as follows:—

On the ground floor, a living room not less than 12 ft. × 10 ft. 3 in., and 9 ft. high; a kitchen not less than 12 ft. × 10 ft. 6 in., and 9 ft. high; a scullery not less than 9 ft. 6 in. × 7 ft. 6 in., and 8 ft. 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 13 ft. × 12 ft., and 9 ft. high; another not less than 12 ft. × 8 ft., and 9 ft. high; and the other not less than 9 ft. 6 in. × 7 ft. 6 in., and 9 ft. high.

(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 have since been built and are all occupied. Block No. 1 contains 13 shops with five-roomed dwellings, 16 single tenements, 32 double tenements, 16 three-roomed tenements, and 18 five-roomed cottages. No. 2 in the Chester Street district the block contains 36 double tenements and 36 three-roomed tenements. The block in Pott Street contains 36 double tenement, 39 three-roomed tenements, and three four-roomed tenements. A lodging house to accommodate 363 men has been erected in Harrison Street, but has not been yet very largely used.

The Council has purchased 237 acres in the Blackley district, which is to be used for cottages.

RICHMOND, SURREY.

Seven years ago this Corporation borrowed £13,380 at 3 per cent., repayable in 40 years, for the purpose of building on three acres of land previously purchased by the town at a cost of £700 per acre. The 62 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 total outlay on this first scheme was about £15,750. 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 erected seventy more at a cost, including site and contingencies, of about £22,000. There are 40 cottages with six rooms, scullery, and a bay window at 7s. 9d. per week; 16 cottages with five rooms and a scullery at 7s. 3d., and 14 with four rooms, scullery and porch at 6s. 3d. The next field contains new six-roomed houses erected by private enterprise and let at 12s. 3d. and 14s. per week.

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.

In reply to enquiries, Councillor Charles Hobson confirms the above, and writes:—

“Our operations run in the following direction :

“1. We have bought 100 acres of land, at prices ranging from £100 to £150 per acre, on the fringe of the borough.

“2. We are erecting on the condemned area a number of tenements, suitable for poor people, to cost £30,000. This work is done partly by our own workmen, and other portions, such as woodwork, plumbing, etc., is let to tradesmen, but the whole is done under our own clerk of works.

“3. We are also building 20 houses on another site. These are nearing completion. We have borrowed a loan of £5,000 from the tramways committee at 3 per cent. for 30 years out of their profits.

“4. We contemplate erecting lodging houses on the area named at an early date. The city surveyor is instructed to get out plans for same.

“5. We have just got powers to compulsorily purchase other lands required to complete an estate for workmen's dwellings, etc.”

A resolution to build shops and dwellings above them, under Part III., on a plot of land near the centre of the city, was adopted by a narrow majority at a Council meeting on 10th October, 1900.

SOUTHAMPTON.

A site has been cleared and a lodging house and 26 artisans' dwellings erected. The rents are high, in some cases 9s. 6d. a week, and the houses do not let easily. The scheme is at present far from complete, as part of the area is uncleared and another part vacant, and it has not so far proved financially a success.

SUNDERLAND.

An area has been purchased and partially cleared under Part I., and about £26,000 will be expended in the erection of two and three-roomed tenements, to let at 3s. 6d. to 5s. 6d. a week.

not under the conditions, but he was requested to sign or leave. He signed.

TUNBRIDGE WELLS.

The matter has been agitated for some years; Part III. has been adopted and land has been purchased, but the building contract is not yet made.

WEST HAM.

The following is the record of work done in this progressive borough:—

Bethell Avenue.—Amount borrowed, £11,976. 27 double tenement houses erected and occupied.

Corporation Street and Eve Road.—Loan sanctioned for land, £5,950; for houses, £44,437. Land purchased. 45 double tenement houses in Corporation Street in course of erection by contract. 40 double tenement houses in Eve Road proposed to be erected forthwith.

Manor Road Estate.—Loan sanctioned for land, £11,750; for 310 houses, £121,546. Purchase of land nearly completed.

Channelsea Estate.—Land taken on lease for 99 years at £243 10s. per annum. Loan sanctioned for houses, £29,020. Old houses about to be demolished and new roads formed.

Invicta and Rendel Roads, Custom House.—Loan sanctioned for land, £2,273. Application just made for sanction to loan for 36 double tenement houses of £17,280.

Temple Mills.—Loan sanctioned for land, £4,550. No decision yet arrived at as to plans for developing the land or erecting houses.

WIGAN.

The Corporation of this town has built 160 artizans' dwellings. Rents are 5s. to 5s. 6d. per week.

URBAN DISTRICT COUNCILS.

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

Cromer decided to erect cottages under Part III., and obtained an offer of a suitable site, but owing to local opposition the Local Government Board was persuaded to refuse the required loan.

Barnes has erected 42 cottages, Class B., five rooms and scullery, costing £242, and let at 7s. 6d. per week. Class B², with four rooms and scullery, costing £222, and let at 6s. 9d. The Council will also erect 10 cottages, Class A, containing six rooms and scullery, to be let at 8s. 6d. per week, and costing £270 each (estimated) together with 13 double tenements, to cost £300 apiece, and to let at 4s. 6d. and 5s. 6d. per tenement. The site is over two acres in extent, and cost £1,600.

Ealing purchased 6½ acres in 1899, on which 120 houses on the Richmond model are to be built, Class A, with two bedrooms, to let at 6s. 6d., and four bedrooms at 8s. 6d.

Finchley has obtained a loan to buy four acres for the erection of 60 to 70 houses.

Hornsey.—The first scheme came before the U. D. C. in June, 1895, and the Act was adopted in January, 1896, when $4\frac{1}{2}$ acres of land in Hornsey were purchased, the cost working out at £600 per acre.

Two classes of houses (all self-contained) have been built, there being 68 class A, which are let at 8s. 6d. per week, and contain sitting room, living room, scullery and three bedrooms; and 40 class B, which contain sitting room, kitchen, scullery and two bedrooms. The houses form two roads, 45 feet wide, which have been planted with trees, with a kerb and channel laid and made up in the usual way. There are forecourts of from 10 to 15 feet in depth, with gardens in the rear ranging from 45 to 60 feet long. The whole of the drainage is outside the buildings, with inspection manholes so arranged that the drains of the cottages are flushed in conjunction with the flushing of the sewers of the estate.

The total cost of the scheme, including the erection of the cottages, construction of roads and sewers, amounted to £31,000. The term of loan is 40 years, and the scheme is estimated to be self-supporting, allowing for a margin of 12 per cent. on the rental value for empties and repairs after repayment of capital and interest on loans, rates, taxes, etc.

Up to present time (November, 1900) the letting has been very satisfactory. The first six cottages were let on 13th June, 1898, and all the others were occupied as soon as completed, the last being tenanted for the first time on 24th April, 1899. Since these first lettings six cottages have changed tenancies. The total bad debts to date, through a late tenant, amount to 14s.

Owing to the great need for similar provision in Highgate, two acres of land were recently acquired at a cost of £1,000 per acre. Plans adopted by the District Council and approved by the Local Government Board, provide for 48 cottages. Twelve class A and 24 class B, same as the Hornsey houses, 12 double tenements, each containing living room, bedroom, scullery, w.c., and independent entrances from the front and back of the cottages. The rents are to be for class A 9s. per week, class B 7s. 6d., and for the tenements 6s. There are forecourts 15 feet in depth, and gardens ranging from 50 to 60 feet. Contract for erecting houses amounts to £13,639. Owing to greater cost of land, and additional price for materials and labor, the margin left for empties and repairs will be about 8 per cent.

In his report for 1900 to the Council, the Chairman says:—

“The Council would, I believe, gladly extend their operations in this direction but for the difficulty in obtaining suitable sites at reasonable prices. The provision of sanitary houses has a tendency towards improvement in health and morality, by the prevention of overcrowding and its mischievous effects, and is a distinct step in advance in the elevation of the people.”

Leigh 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.

sign or leave. He signed.

Stretford built in 1896 20 double tenements, under Part II., on 4,117 yards of land, at a total expenditure of £5,913, including £840 cost of Provisional Order condemning the insanitary area. There is also a chief rent of £35 on the land. The rents vary from 3s. 3d. to 4s. 6d. per week.

RURAL DISTRICT COUNCILS.

In 1896 the Parish Council of Penshurst, Kent, appointed a sub-committee to enquire into the cottage accommodation of the parish, which reported that 40 married men wanted cottages. On application, the Rural District Council agreed to build under Part III., and the County Council and Local Government Board, after due enquiries, consented. A committee of three Parish and four District Councillors were appointed to manage the work. Three-quarters of an acre were purchased for £130. In November, 1900, after nearly five years agitation and effort, the cottages have been completed, and are all about to be occupied (November, 1900). Building cost £501 for each pair. The total for the six cottages will be covered by a loan of £1,800, at 3½ per cent. repayable in 40 years. At 5s. a week the receipts will be £78, and the annual charge for interest and repayment will be £74. 9s. 6d. At the end of 40 years the houses will belong to the parish free of debt. The accommodation provided will be as follows:—On the ground floor, a living room, 12ft. × 10ft. 6in.; a sitting room, 11ft. × 11ft.; scullery 6ft. 6in. × 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. Cheaper, plainer cottages, in rows, with as many rooms, could of course be built. This is the only instance in recent years of building under Part III. in a Rural District.

Bradwell (Essex) Rural District Council, is proposing to build 12 cottages, costing £175 each, to let at 3s. a week.

Mitcham Parish Council, in Surrey, the largest in England, elected eleven out of fifteen members in favor of housing, and obtained the consent of the Rural District Council to the building of cottages under the Act. Unhappily, the County Council, after holding an enquiry, declined to grant the certificate (required prior to the Amending Act of 1900) in part on the ground that employers had not built cottages for their labourers.

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 3½ per cent.

What has been done.

The loans sanctioned by the Local Government Board since 1880 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 £1,772,640. For the year 1899 the amount lent (£364,347) was more than double the figures of any other year except 1892. Other large sums have been expended, as in Glasgow, under Local Acts, mainly in improvement schemes. Exclusive of London, over 3,500 tenements will be in municipal ownership upon the completion of schemes now in hand, whilst in London, where the financial transactions are controlled by the Treasury, the total expenditure on clearances and rebuilding has already exceeded three millions, and the number of people housed or about to be housed in municipally-owned dwellings amounts to 30,000, besides 27,000 in dwellings of companies, etc.

How to get the Act of 1890 put in force.

In order to get the Act of 1890 utilized 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 it is proposed to clear an insanitary area under Part I. or II. of the Act, "Sanitary Catechisms"* should be widely circulated amongst the tenants. Usually, the enquirers will find it best to fill in the form themselves. If given by others the information should be carefully verified. Then the results should be tabulated, and copies sent to the local press, public authorities, sanitary and medical officers, and the Local Government Board. In preparing such a report, the following points, amongst others, should receive attention: 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.

The New Duty of Parish Councils.

The Act of 1900 empowers a Parish Council to appeal to the County Council if the District Council neglects to build under Part III., and further empowers the County Council to take over and use the powers of the District Council under the Act. It must be inferred from this that the Parish Council is henceforth expected to discuss the housing of the parishioners, and to request the District Council to adopt the Act wherever new cottages are wanted. A new and important duty is therefore placed upon Parish Councils by the Act of 1900. Hitherto, if they discussed the insanitary condition of the cottages or the want of new ones, and passed resolutions to be forwarded to the Rural District Council, that body might with justice

* Fabian Tracts No. 68, "The Tenant's Sanitary Catechism," for places outside London, and No. 71, the same for London, should be used.

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

reply : "The law made housing and sanitation our business, and we do not need the help or advice of the Parish Council in the matter." Now the law makes it the business of the Parish Council to see that the District Council does not neglect its duty in the matter, and it is therefore the clear duty of Parish Councils to look after the housing of the people in their parishes.

Amendments of the Act.

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.

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

* An amendment to the Housing Bill of 1900 to effect this reform was withdrawn owing to the opposition by Mr. Fletcher Moulton, Q.C., M.P.

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.

Powers for Parish Councils.—Parish Councils, which are henceforth to be elected to sit for three years, and are therefore likely in future to be more stable and responsible bodies, have been given power, under the Amendment Act of 1900, to complain to the County Council if the Rural District Council neglect to build cottages. Surely one step further might be taken, and the Parish Council empowered to build for itself. When the County Council can build, and the District Council can build, why should the Parish Council alone be left impotent?

Restraint on Rural District Councils.—The Act of 1900, which repealed the complicated regulations in the principal Act affecting rural districts, re-enacted the provision requiring the consent of the County Council for the adoption of Part III. Experience has shown that the difficulties of building under the Act are so great that heedless or needless action is nowhere in the least probable. The County Council check on Rural District Council impetuosity might surely 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.

There are two associations specially devoted to the Housing problem:—

THE WORKMEN'S NATIONAL HOUSING COUNCIL. President, W. C. Steadman, L.C.C.; General Secretary, Alderman Fred. Knee, 24 Sugden Road, Lavender Hill, London, S.W. This society publishes a penny monthly entitled *The Housing Journal*, and has hitherto mainly exerted its influence in London.

THE NATIONAL HOUSING REFORM COUNCIL. Secretary, H. R. Aldridge, 432 West Strand, London, W.C. This body has been promoted by the Land Nationalization Society, and has devoted itself chiefly to the provinces, where it has held numerous conferences and established local associations.

“THE HOUSING HANDBOOK,” by Councillor William Thompson (of Richmond), price 2/6 nett, will be published early in 1901. It will consist of a revised and enlarged edition of the “Richmond Report,” together with the text of the Housing Acts, and many plans.—Order of the National Housing Reform Council, as above; or of the Author, 37 Mount Ararat Road, Richmond, Surrey.

FABIAN TRACTS 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. All 4-p. leaflets: 6 for 1d., or 1s. per 100.

No. 101. The House Famine, and how to relieve it. No. 103. Overcrowding in London, and its Remedy. By W. C. Steadman, L.C.C. All Tracts, 16 to 52 pp., one penny each, or 9d. per dozen.

A select Bibliography explaining where information on the subject can best be got is included in Tract 101.

not apply to the Council, but he was requested to sign or leave. He signed.

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