

Prof. Hoxley

Harborne Tenants,
Limited. § § § §



H.T. 165.H3 12 JUN 1908



PRICE THREEPENCE.



... PRESS OF THE ...
BIRMINGHAM PRINTERS, LTD.

Harborne Tenants Ltd.

(Registered pursuant to the Industrial and Provident Societies Act, 1893).

Affiliated to the Co-partnership Tenants' Housing Council and Co-partnership Tenants Limited.

Registered Office - - - - - 106, COLMORE ROW, BIRMINGHAM.

London Office - - - - - 6, BLOOMSBURY SQUARE, LONDON, W.



Committee :

CHAIRMAN: MR. COUNSELLOR J. S. NETTLEFOLD, J.P.
MR. E. J. CLARK MR. FRED M. LEA
.. PERCY J. CHURCH .. C. NAPIER-CLAYVERING
.. C. KELSEY .. THOS. W. RYLAND
.. G. W. KENRICK.

Solicitors :

Messrs. HOOPER & RYLAND, 45, Newhall St., Birmingham.

Architects :

Messrs. MARTIN & MARTIN,
106, Colmore Row, Birmingham.

Auditors :

Messrs. APPELBY & WOOD, Chartered Accountants.

Secretary :

MR. R. BRUCE WAITE.

Bankers :

METROPOLITAN BANK (of England and Wales), Limited.

Arbitrators :

PROFESSOR HANFING, D.Sc.,
(Dean of the Faculty of Science, University of Birmingham).
MR. ISAAC BRADLEY, J.P. (City Coroner).
.. JOSEPH JAMES, (Clerk of the Peace).
.. G. C. T. PARSONS, (Chartered Accountant).
.. THOMAS ADAMS (of Felling's Park, Garden City).

"FLEXIBLE AS A KID GLOVE."



Velure

There is no paint on earth
SO ELASTIC as Velure,
nor, **BECAUSE OF THIS**,
so perfect in surface, so
free from flaws, cracks and
blisters, so easily kept clean
or so durable for indoor or
outdoor painting, especially
if exposed to sun & weather
which quickly destroy ordinary
paint but leave Velure unaffec-
ted for years. No varnish required
ITS SECRET IS ELASTICITY.

PROVED BY LETTERS FROM HUNDREDS OF USERS.
Send for Handbook with full particulars to **C. Chancellor & Co., 13, Clerkenwell Rd., LONDON, E.C.1.**
Same text publication.

For **PALACE**

11A, Prince of Wales Road, Norwich,
21st January 1923

Gentlemen,

I have had it in use at Sandringham for
H.M. THE KING,
and have found it most satisfactory

Yours faithfully,

C. SMEDLEY BECK, Architect.

And **COTTAGE**

Haddington,

7th October, 1924

LETHAM ESTATE

Dear Sirs,

We have used Velure upon doors of
FARM SERVANTS' COTTAGES,
which are much exposed to the influences of sun and
rain, and we find, *after a period of time years*, that it is
standing thoroughly well and in appearance quite as
good as when it was first applied. At the same time
that Velure was put on we used the best quality of
lead paint upon other woodwork, similarly exposed,
and already it shows considerable signs of deterioration.
Yours faithfully,

RICHARDSON & GEMMELL, Factors

VELURE has been found not only the **MOST BEAUTIFUL,**
but also the **MOST ECONOMICAL** for cottages, and
adopted by, amongst others, **EALING TENANTS, Ltd.,**
GARDEN CITY TENANTS, Ltd., HAMPSTEAD TENANTS,
Ltd., HARBORNE TENANTS, Ltd., etc., etc.

Harborne Tenants, Limited.



THIS Society has been established to promote the erection, co-operative ownership, and administration of houses on land at Harborne. The system has been in operation in other parts of the country since 1888, and the experience of Ealing Tenants, Ltd., Garden City Tenants, Ltd., Bournville Tenants, Ltd., and other societies which preceded ours has fully confirmed the expectations of the promoters. The dangers sometimes arising from the individual ownership of houses and always accompanying speculative building are avoided, while the interests of the tenant and of the investor are harmonised by an equitable division of the profits, and the consequent additional care bestowed upon the property by the tenants.

The methods are as follows:—

To erect substantially-built houses, provided with good sanitary and other arrangements for the convenience of tenants.

To let the houses at ordinary rents: to pay a moderate rate of interest on capital: and to divide the surplus profits (after providing for expenses, repairs, depreciation, etc.) among the tenant members, in proportion to the rents paid by them.

Each tenant member's share of profits is credited to him in shares instead of being paid in cash, but any tenant member who has invested an amount equal to the value of the house he occupies will be entitled to receive his share of the profits in cash.

The advantages to the tenant members are obvious:—

(1) He gets a house at a rental which, if accommodation and other things are compared, is not higher, and is probably less, than he would have to pay elsewhere.

(2) He gets this house with a small garden attached in a neighbourhood where there is plenty of fresh air; and the house itself is one with some individuality, in which the tenant can take a pride, instead of being, as is far too often the case now, an insignificant unit in an interminable row of jerry-built ugliness.

(3) He can invest at 5 per cent. in the Society of which he is a tenant any savings he finds it possible to make out of his earnings.

(4) Should values go up, he gets the benefit either by way of a dividend on his rent or by paying a rental which is below the market value.

(5) He secures practically all surplus profit after the fixed charges have been met.

(6) He secures a social atmosphere which awakens new interests and creates a collective friendship unknown under the individual system of ownership.

(7) He secures freedom from loss on his savings, should circumstances require him to leave the neighbourhood.

(8) The capital for building his house is provided at a cheaper rate than it could be obtained on any other system that is commercially sound.

(9) The tenants, as a whole, can gradually relieve themselves of dependence on outside capital altogether by accumulation of their own savings.

sha
coll

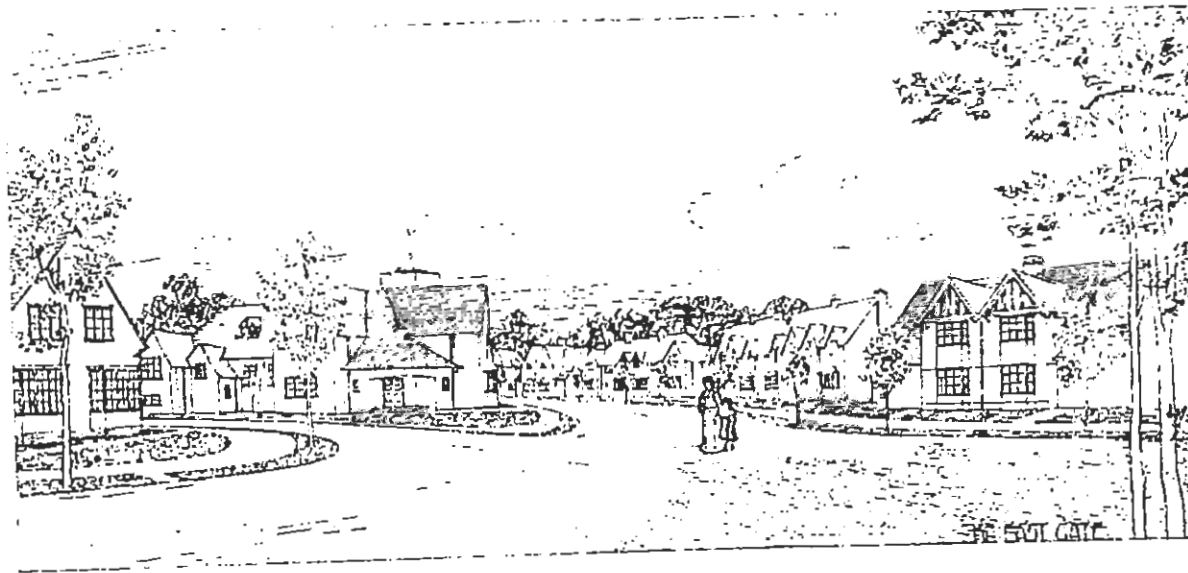
caj
as
to

di

by

sh
et

2



By gradual process, therefore, it lies with the tenants to transfer the ownership from non-tenant shareholders, who take the main risk to begin with, to the tenant shareholders, who, it is hoped, may collectively become the ultimate owners.

But the system also operates to the advantage of the capitalist:—

(a) The greater the surplus profits, the greater the security for the regular payment of the interest on capital. Now it is to the interest of the tenant members, who receive the surplus profits, to make those profits as large as possible, by taking care of the property and thus lesseuing the expenditure on repairs; by helping to find tenants for empty houses; and by the punctual payment of rent. Experience confirms this.

(b) The share capital of the tenant member affords a fund upon which the Society can, if necessary, draw in order to pay any arrears of rent. Loss by arrears of rent is therefore practically impossible.

It is therefore contended that while the system confers great benefit on the tenant shareholders, it affords by that very fact an exceptional security to the capitalist shareholders.

It is obvious that under this system the benefit of the "unearned increment," if any, accrues to the shareholders, and not, as is so often the case with town property, to a ground landlord who has no interest either in the tenants or the neighbourhood.

Capital.

Shares.—The Share Capital is raised in shares of £10 each, payable in full, or as to the first share £2 on allotment, and the remainder by instalments. Under the rules no dividend greater than 5 per cent. may

be paid. If any further profit is made it will be applied in furthering the objects of the Society and in payment of a bonus to those tenants of the Society who are also shareholders. No member may hold more than twenty £10 shares.

A member must take at once, or by instalments, at least two shares, and a tenant member at least five shares.

Loan Stock.—The Society has taken power to raise a Loan Stock, on which 4 per cent. interest will be paid. Loan Stock has a prior claim to Shares on the assets of the Society. The Stock is not withdrawable, but is transferable.

The Formation of the Society.

Rather less than a year ago, on June 25th, 1907, a meeting was held in the Harborne Institute. Its object was to consider the option held by Councillor J. S. Nettlefold on 36 acres of land between Lordswood, Ravenhurst, and Wentworth Roads, Harborne, and the question of the development of this Estate on Co-partnership Lines.

Mr. Nettlefold explained the object of the meeting, and then Mr. Crossley Greenwood gave an address and answered questions on the principles of Co-partnership building.

A resolution was carried approving of the formation of the Society on Co-partnership lines, and a Provisional Committee was formed. This was the beginning of Harborne Tenants, Ltd.



THE ESTATE, BEFORE BUILDING WAS COMMENCED.

be paid.
ment of a
twenty £

A w
shares.

Lo:
be paid,
able, but a

Ratl
object was
Ravenhur:
Co-partner

Mr.
and answe

A d
Provisiona



THE ESTATE, BEFORE BUILDING WAS COMMENCED.

P. 1
Solo

Net
T. M

Die
and

John

walk
may b

and V

The Provisional Committee consisted of Messrs. J. S. Nettlefold, T. W. Ryland, C. Napier Clavering, P. J. Church, R. J. Clark, and C. Kelsey. This committee promptly started work, appointing officers, solicitors, architect, auditors, &c., drawing up rules and prospectus, and concluding financial agreements.

At the first General Meeting of the Society the acts of the Provisional Committee were approved. Mr. Nettlefold was elected chairman, and the members of the Provisional Committee, together with Messrs. F. M. Lea and G. W. Kenrick, were selected to form the regular Committee.

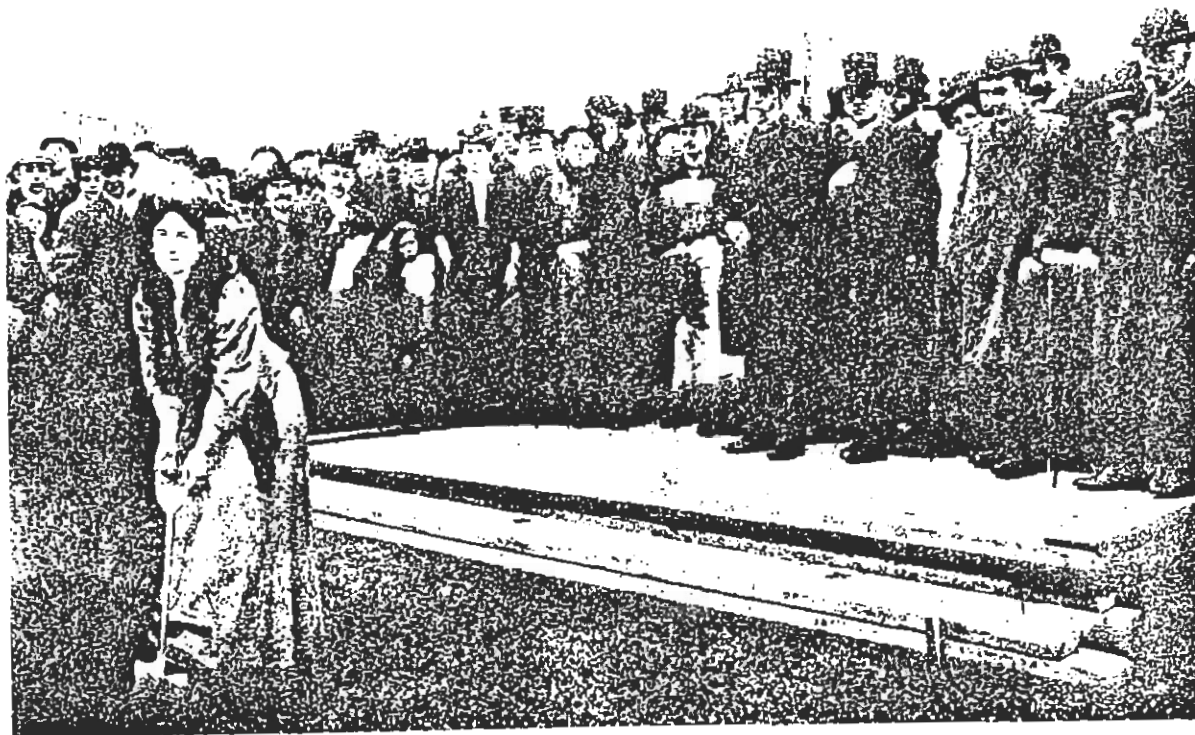
The Estate.

The Estate, which cost £15,860, contains 54 acres of undulating land. It lies within the City of Birmingham, and is only two and a half miles from the centre of the town, to which it is connected by train and omnibus.

Harborne Station is in close proximity to the Estate, and negotiations are in hand with a view to obtaining direct access to it.

Though so near to the town, it is still easy to get into the country from the Estate, and many pleasant walks are to be found within short distances. Harborne is one of the healthiest parts of the town, and tenants may be sure that on the Estate exceptional conditions in this respect will prevail.

For local government purposes Harborne Tenants, Ltd., will come under the Corporation of Birmingham and the Guardians of the Poor of the King's Norton Union.



THE CUTTING OF THE FIRST SOD.

ntere

Mr. A
Mrs.
Mr. B

the h
gards
to pro
to wh
throu
been
to nam
would
they
child
impres

Cutting the First Sod.

The first sod was cut on Saturday, October 26th, 1907, by Mrs. J. S. Nettlefold in the presence of an interested company of 200 spectators, in spite of inclement weather.

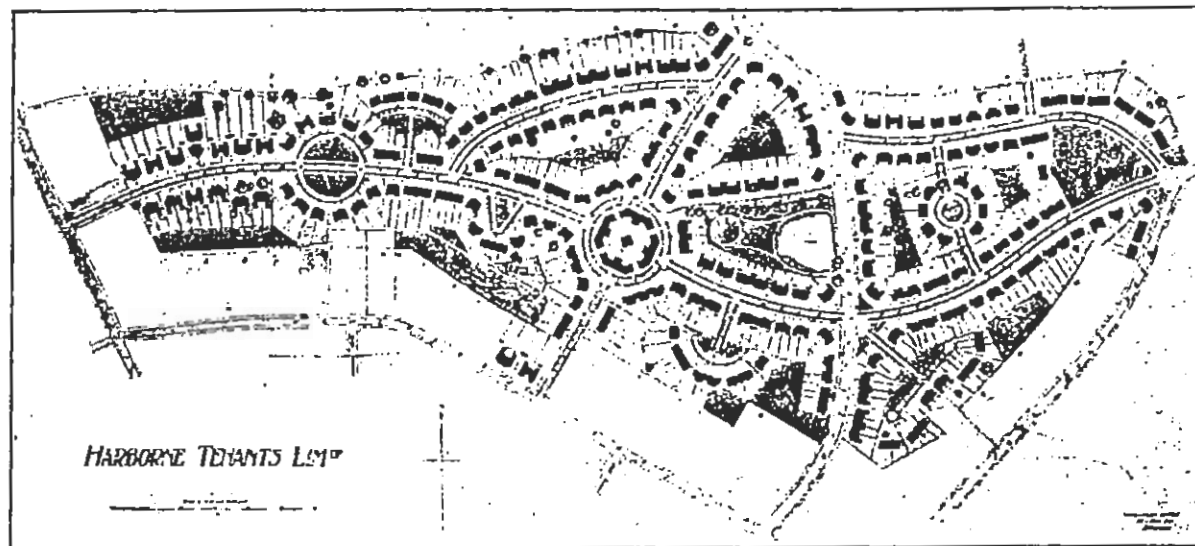
Among those present were the Bishop of Birmingham (who presided), and Mr. Henry Vivian, M.P., Mr. and Mrs. J. S. Nettlefold, the Right Hon. William Kenrick and Mrs. Kenrick, Mr. G. Kenrick, Mr. and Mrs. Napier Clavering, Mr. and Mrs. T. W. Ryland, the Archdeacon of Birmingham, Professor Sonnenschein, Mr. F. Litchfield (London), Mr. T. Grimley, Mr. E. J. Clarke, Mr. P. J. Church, Mr. F. W. Martin (architect).

In his opening address Dr. Gore explained the scheme. He said—"They were perfectly conscious that the housing problem lay at the very root of social reform. There must be better houses, more air, more gardens, and more open spaces for playgrounds for the children. The Harborne Tenants, Limited, aspired to provide houses under these conditions within the means of workmen and artisans. It would be analogous to what had been done in other places, and to what had been done at Bournville. This scheme was on a thorough business footing, and was in no sense a charity. When the interest on the money subscribed had been paid, when the expenses had been paid, what was over and above that would go to form shares for the tenants. They would not be paid in cash, but would be co-partners, so that in time it was hoped that they would become, not proprietors of their houses, but would get their houses for nothing. If they went away they would be able to transfer their shares. These houses were to be suitable for bringing up healthy children and healthy men and women. It would be an example of town-planning. They were profoundly impressed with the ugliness of their magnificent city—except in certain very select spots. They wanted to

have method and order and space secured before the houses were laid out. It was very late in the day, but not too late, to do something. If this had been done forty years ago, they would have been in a much better and healthier position. They wanted the sanction and authority of the country for a Town Planning Act. They had set an example of what could be done in the way of town planning on a voluntary basis. They were going to make an Edgbaston for the less wealthy class on that spot. As to the soundness of the scheme, they had only to look at the names of the people who were embarking on that enterprise. They did not sound like people who would put down their money to be wasted. He hoped there were many present who were looking forward to becoming tenants of houses on that site."

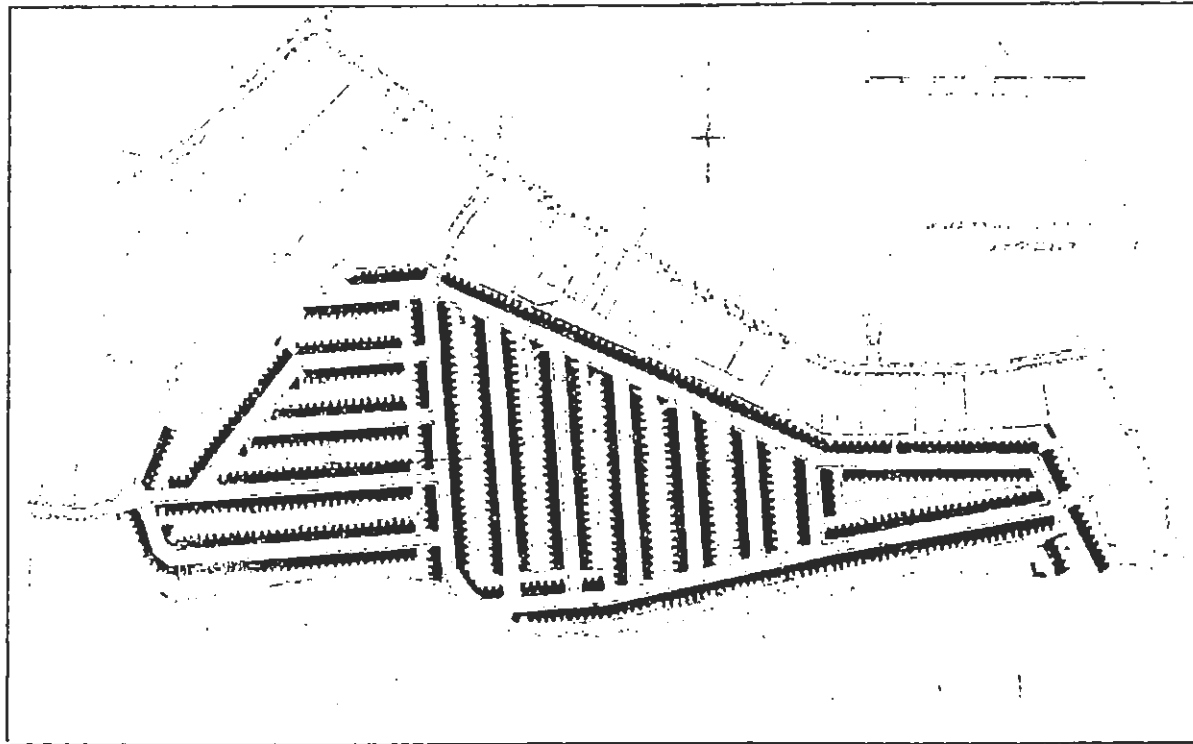
A handsome presentation spade was handed to Mrs. Nettlefold, who then cut the "First Sod." The piece of turf was transferred to an ornamental box.

Mrs. Nettlefold said she hoped they were inaugurating a community of healthy, happy homes on that spot. She desired to say a few words on the share women had to take in the housing question. "The men have got to get the houses for us," she said, "but they will not be homes unless the women keep them, and keep them as they should be kept." It was true that there were homes in the highest sense in the worst slums in the worst quarters of the town, but perhaps only real heroines could keep homes there—the rest of us wanted something easier. On that land they would build houses, well laid out, with nice spaces, grass and trees. There would be space for recreation and for the children to play in. If there were no playground for them there was only the streets. They did not anticipate heavy traffic over that spot, and the roads would be narrow and more space given for the houses. This was the first experiment in Birmingham of town planning, and those interested in the movement could not do better than show their appreciation—if they desired to help it forward—by subscribing to the capital of the new company.



A COMPARISON.

*Shown above is a Plan of the Estate as Harborne Tenants, Ltd., propose to develop it
The opposite page shows the method which would probably have been used if the
Estate had come into the hands of the speculative builder.*





VIEW OF
COMPLETED
HOUSES.

hav
not
and
Th
we
the
sou
we

pic

sp
hav
kee
slu
us
tre
the
be
pla
des

At the conclusion of her remarks Mrs. Nettlefold was presented with a shower bouquet. Mr. E. J. Clarke proposed, and Mr. P. J. Church seconded, a vote of thanks to Dr. Gore for presiding. The company then adjourned to the Harborne Institute, where, after tea, they listened to an address from Mr. Henry Vivian, M.P., chairman of Co-partnership Tenants, Ltd.

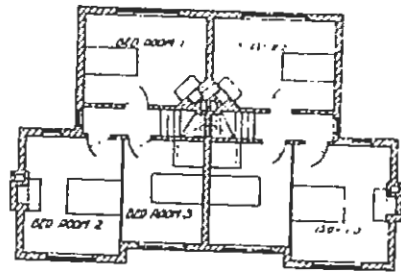
Mr. Vivian said they would watch this experiment in Birmingham with interest, for it would have its influence all over this great district. He sketched the history of the idea round which the Co-partnership Society revolved. If a tenant lost his employment in Birmingham and had to go elsewhere he took his script and drew 5 per cent. upon it. It did not depreciate one penny because he had to go away. It was impossible for a tenant to do anything which would endanger the character of adjoining houses and street in which he lived. He would not be allowed to use the property in an anti-social way. During 1907 there had been eight or nine of these societies registered up and down the country, and he believed that before another twenty-five years had passed there would scarcely be any industrial centre which had not its Co-partnership Society. He disagreed with the cry that public authorities must take up the housing of the working classes "regardless of commercial results." To the rich he said: Do not pauperise the working man, but by judicious use of the accumulated wealth go into movements of this kind, which would help to put the thrifty artisan on the road to a point when he would possess a substantial share in the country's permanent wealth.

Duty of Employers.

The Right Hon. William Kenrick said there was nothing new as regards the principle—it was the principle of *co-operation*. The only question was whether it could be applied to house-building and house-holding. He was satisfied that it could, and with the greatest advantage. As a member of the Corporation



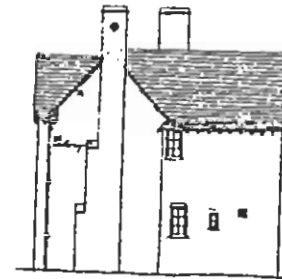
MARBORNE TENANTS LTD
TYPE 3C



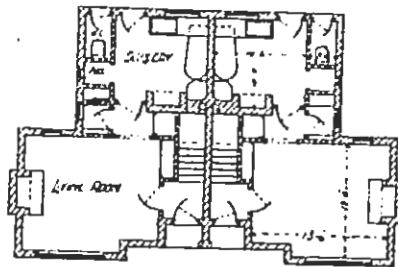
FIRST FLOOR



BACK ELEVATION



SIDE ELEVATION



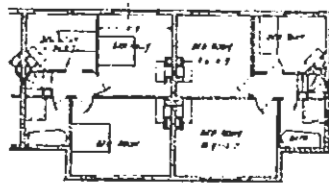
GROUND FLOOR



FRONT ELEVATION

Scale 3/16" = 1'-0"

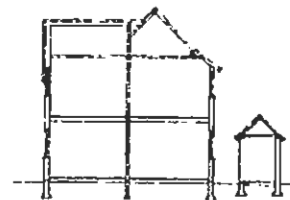
MARBORNE TENANTS (1/5)
TYPE 4C



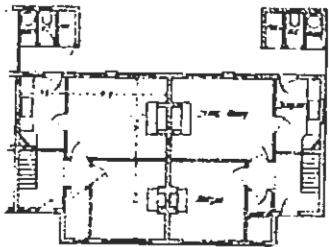
FIRST FLOOR



BACK ELEVATION



SECTION



GROUND FLOOR



FRONT ELEVATION

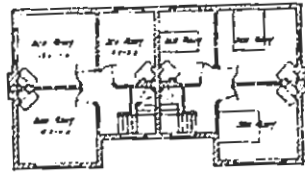


SIDE ELEVATION

Scale 1/8 inch = 1 foot

John & James Roberts
115, Colindale Ave.
London, N.W. 9

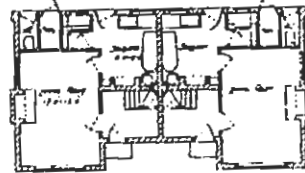
MARSHBONE TRAVANTS LTD
TYPE 3C



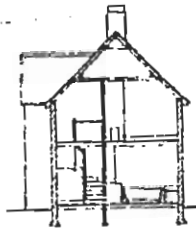
FIRST FLOOR



BACK ELEVATION



GROUND FLOOR



SECTION



FRONT ELEVATION



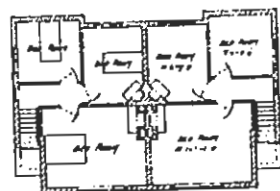
SIDE ELEVATION

Scale 1/8" = 1'-0"

Marshbome Travants Ltd
10, Queen's Road
Barnstaple

July 3 1927

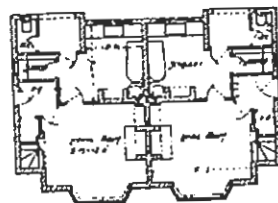
MARBORNE TENANTS LTD
TYPE 3 F



FIRST FLOOR



BACK ELEVATION



GROUND FLOOR



SECTION



FRONT ELEVATION

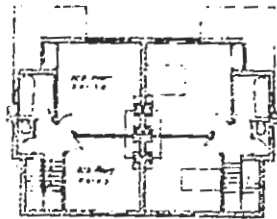


SIDE ELEVATION

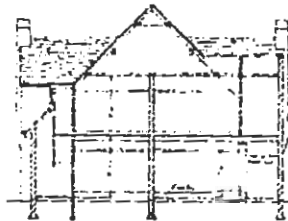
July 8 1911

John & James ...
100 ...
...

MARBOURNE TENANTS (11)
TYPE 2



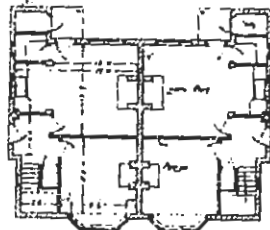
FRONT FLOOR



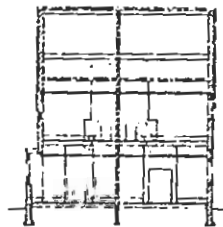
SECTION



FRONT ELEVATION



GROUND FLOOR



SECTION



SIDE ELEVATION



SIDE ELEVATION



10-1



10-2

Two houses of this type have been completed, and will be let at 6/5 per week. The rates and taxes, on present basis, will come to about 2/7 per week.

2/10 8/10 10/10

2/10 8/10 10/10
10/10 10/10 10/10
10/10 10/10 10/10

2/10 8/10 10/10

he might say that this and similar associations were solving one of the greatest problems which had been weighing upon them for years - the housing of the working-class population. Employers of labour were answerable for calling together on a limited space many thousands of operatives. If they had no regard for the kind of houses they had to live in, they had a great responsibility, and ought to come forward and help in this work. They should not leave it to the City Council to purchase a little space here and there at enormous expense. They wanted city councillors and urban district councils to have the power to say to building speculators: "You shall not crowd houses irrespective of decency and the health of the children and inhabitants of the houses." In the meantime let them be up and doing, for ere the Government did this they might have to wait some time.

Mr. J. W. Lee expressed his conviction that the scheme was a financially sound one, and moved a resolution of thanks to the Bishop, Mrs. Nettlefold, Mr. Henry Vivian, and Mr. J. S. Nettlefold, which was carried.

The Committee takes this opportunity of acknowledging the great help given to the Society by the Press of Birmingham in making public its aims, and by its kindly criticism and valuable support generally in this attempt to better social conditions.

The Committee also wishes to specially make its acknowledgments to the Birmingham Press for much of the matter published in this booklet.

had been
our were
regard for
I help in
normous
building
ren and
did this

oved a
ch was

by the
ully in

r much

Progress up to Date.

The views on pages 18 and 20 of the completed houses will prove to our readers that the time which has elapsed since the sod-cutting ceremony just described has not been wasted. Already there are 8 houses ready to receive tenants.

20 houses are nearly complete or partially built. Besides these, 12 houses have been commenced.

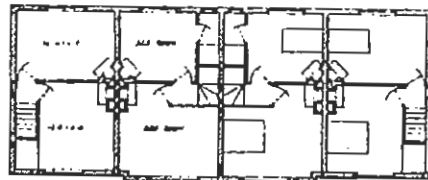
The roads at the lower end of the estate are being proceeded with apace, and drainage operations are in an advanced state.

The following series of plans will convey more to those interested than a great amount of written description. The Committee hopes that these will be carefully examined and compared with the ordinary dwelling house.

In all respects these houses will be found, on examination, to compare most favourably with any modern cottages. Thoroughly sound materials have been used in their construction, and all possible care has been taken. The Committee has exceptional buying facilities.

Messrs. Martin and Martin are the Society's Architects. The plans produced by them have been highly praised by experts in the Garden City movement.

MARBORNE TENANTS LTD
TYPE 1A+B



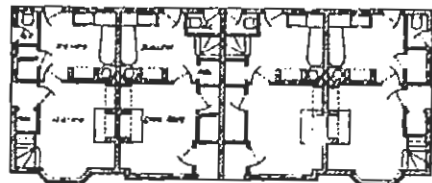
FIRST FLOOR



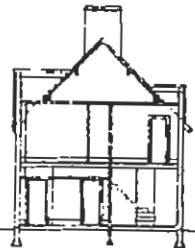
SIDE ELEVATION



BACK ELEVATION



GROUND FLOOR



SECTION



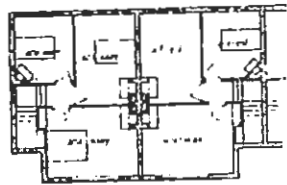
FRONT ELEVATION

June 8 1911 10 11 1911

Four houses of this type have been completed, and will be let at 4/7 per week. The rates and taxes, on present basis, will come to about 1/5 per week.

THOMAS H. BROWN
ARCHT. & CIVIL ENGR.
LONDON

MARBORNE TENANTS LTD
TYPE 3 A&B



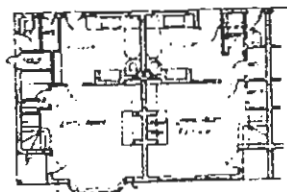
FIRST FLOOR



BACK ELEVATION



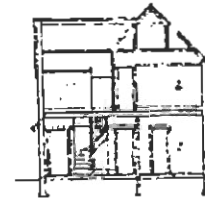
SIDE ELEVATION



A SECOND FLOOR B



FRONT ELEVATION



SECTION

Two houses of this type have been completed, and will be let at 5/5 per week. The rates and taxes, on present basis, will come to about 2/1 per week.

Plan of House Jan 1917
No. 10000
D. 1000
115, 116, 117, 118

Scale 1/4" = 1'-0"

Architect's name and address

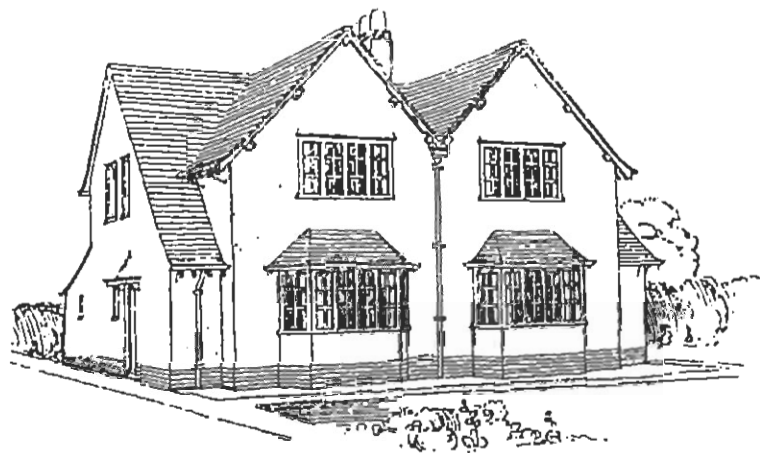


VIEW OF
COMPLETED
HOUSES.

A
Clarke
then ad
Victim.

M
milare
Society
and do
for a te
Eed.
in am
years b
disgre
conne
acount
a point

T
principle
holding.



H.

Regist
Lond

CHARLES
MR. E. J. C.
... P. R. Y. J.
... C. K. E. S. I.
... G. W. K. I.

Messrs. Ho

Mess

