

The methods of these societies, which have proved extraordinarily successful in practice, are briefly as follows:

1. To erect substantially built houses provided with good sanitary and other arrangements, for the convenience of tenants.
2. To let the societies' houses at ordinary rents, to pay a moderate rate of interest on capital, and to divide the surplus profits, after providing for expenses, repairs, sinking fund, etc., among the tenant-members in proportion to the rents paid by them.
3. Each tenant-member's share of profits is credited to him in the books of the society instead of being paid in cash.
4. This system must not be confounded with that of an ordinary building society, under which a member makes himself liable to the society for purchase money, when if he leaves the neighbourhood the house may be a burden on his hands.
5. A tenant-member if he leaves the neighbourhood can transfer shares or loan stock with less cost than a house, or if he continues to hold them can receive the interest in the ordinary way.

Ealing Tenants Limited, the first society to be started on these lines, has now been in existence for twelve years. It pays a regular dividend of 5 per cent on the ordinary shares, and also a dividend on rents, which latter amounted to 1s. 6d. in the pound for the year ending December 31, 1912.

Co-partnership Tenants Limited is the central society, and its offices are at 6 Bloomsbury Square, London, W.C. It has affiliated to it fourteen co-partnership housing societies in different parts of the country, the value of the property exceeding one million pounds sterling.

## 2. HARBORNE GARDEN SUBURB.

This little village is on a much smaller scale than Hampstead, but as it is built on a very awkward building site (men who understand building development were all agreed that if development at ten houses per acre could be made to pay there it could be made to pay anywhere) an account of what has been achieved there may be interesting and encouraging to town planners, especially when they come across the difficulties and discouragements inseparable from pioneer work.

The estate comprises 54 acres of land, on which there are 494 dwelling houses, three shops, a club house and a public hall. The land cost £300, and development £350 per acre, making a total cost of £650 per acre for land and development, and the building

density works out at 9½ houses per acre. The price paid for the land was very much higher than it ought to be necessary to pay now, for a similar or indeed for a much more favourable building site, because when this estate was bought there was no law to prevent forty or more houses being put to the acre. The development also cost a great deal more than should now be necessary, because the plan was settled before the 1909 Act was passed, and before economical estate development was so well understood as it is now, in addition to which there was the hilly nature of the site which has already been referred to and many other difficulties causing extra expenditure which need not and should not fall on other estates, developed in the future on similar lines.

In spite of the very heavy cost for land and development, and with an average of less than ten houses per acre, the society has, after paying interest on all loans and loan stock, earned and paid a dividend of 5 per cent on its share capital for the last four years, in addition to setting aside a sinking fund of ½ per cent per annum accumulating at 3½ per cent compound interest. The only time it failed to pay 5 per cent on the share capital was on its first year's working when very few houses were completed and tenanted.

Rents vary from 4s. 6d. per week including rates to £40 per annum exclusive of rates.

56 houses on the estate are let at 4s. 6d. to 6s. per week.				
114	”	”	”	6s. 3d. to 6s. 9d. ”
100	”	”	”	7s. 6d. to 9s. ”
224	”	”	”	over 9s. ”

These financial results in the face of £650 per acre for land and development prove conclusively what an easy task it is for builders (under reasonable town planning administration) to provide decent housing accommodation in the suburbs for those now living in congested districts at rents that these people can afford to pay, and at the same time make a good profit for themselves. A very large proportion of the houses in congested districts in Birmingham are let at rents of 4s. 6d. or more per week.

The practical example of Harborne Tenants answers the question raised at the beginning of Chapter IV, viz., “ Can garden suburb development be made to pay? ” It not only can be made to pay, it has been made to pay, and at house rents about 2s. per week lower than the new houses provided for many years past under the old extravagant by-law methods. This being the case, it is most earnestly to be hoped that the general public will no longer allow

themselves to be misled by the pretences and fairy tales of the land-jobbers' party, but will insist upon the adoption of business-like methods, and the achievement of practical results, so that the very large proportion of those living in congested areas who would move further out if they could afford it shall be able to do so.

It is not reasonable or fair, nor is it sound economics, to keep these people in the slums, merely because if they moved out there might be some temporary depreciation in the value of property in the centre of the city.

As Harborne Tenants' Moor Pool estate is the only estate in Birmingham developed upon anything approaching economical town planning lines, it is not altogether surprising that the general public is not yet aware of what can be done in the way of better housing at reasonable rents. What has been done at Harborne is on the basis of £650 an acre for land and development, a very high price, but it should be realized that a practically unlimited supply of building estates within easy reach of the centre of the city could be brought into the market on the basis of £300 per acre for land and development on town planning lines, and public opinion ought to insist upon the necessary steps being taken by the powers that be to carry out what has been proved by actual experiment to be a thoroughly practical suggestion, that is, garden suburbs all round Birmingham.

The roadways at Harborne are 16 feet wide with grass margins and gravel footpaths, and have recently been made up to the satisfaction of the local authority, and taken over by them. Four years' practical experience shows that 16 feet of roadway is ample width for two streams of traffic. There is across the middle of the estate a 50-ft. by-law road connecting two narrow lanes, which was certainly not needed for the traffic it carries. This relic of the old methods was insisted upon by the local authority, and has added considerably to the cost of development. There are two sewers instead of only one for surface water and sewerage, and in many cases these are laid under the roadways instead of under the grass margins, or at the backs of the houses. The drainage of several houses is collected into one common drain before discharging into the sewer, thereby saving a good deal of money, but there are disconnecting traps to street gullies which in the opinion of the Local Government Board are unnecessary, and also many other items of expenditure which ought not to be insisted upon.

The success of Harborne Tenants, in spite of the adverse circumstances mentioned above and many other difficulties which

need not be mentioned here, is the strongest possible testimony as to the economic possibilities of town planning, when it comes to be better understood by the public, and more efficiently administered by those whose duty it is to protect the interests of the ratepayers. At the same time it is only fair to state that this success is by no means entirely due to economical town planning estate development. It is also in no small measure due to the system of co-partnership in Housing invented and carried to a successful issue by Mr Henry Vivian, under which system many savings are effected as compared with housing under the ordinary speculative system. In these co-partnership societies the members are shareholders as well as tenants, that is to say, they are, to the extent of their shares, their own landlords, and the dividend on their shares comes after the interest on Government loans, loan stock and all other charges. It is, therefore, to the interest of the tenants to take care of the property. There are, practically speaking, no voids on estates under this system, and the sum needed for repairs is very much smaller than where landlord and tenant are not one and the same person. For these and other reasons co-partnership housing will always give tenants better value for their money, but it is quite open to the ordinary landlord to give his tenants an interest in the property on lines similar to those laid down by Miss Octavia Hill, and put into practice with such marked success in London and other cities.

The vital statistics of Moor Pool, Harborne, are very remarkable, especially in view of the fact that it is less than three miles from the centre of a population of over 1,000,000. The total death-rate for five years is five per 1,000, and the infantile mortality is six. There have already been several hundred births. One hundred per 1,000 is generally considered a very low infantile mortality; at Moor Pool the results are sixteen times better, without any expense having been thrown on to the ratepayers. On the contrary the society have until quite recently, in addition to paying the same rates as other property owners, maintained and lighted their roads at their own expense and done their own policing.

The hygienic and economic results achieved at Moor Pool, Harborne, have caused very grave dissatisfaction, and uneasiness in landjobbing circles, because it has been shown that land sweating is by no means an economic necessity. This is the first step to getting rid of land sweating, and when that is done the landjobbers' occupation will be gone. No wonder then that they miss no opportunity of endeavouring to discredit a successful



competitor, but surely the time must come when the public will see through these misrepresentations.

The high rate of infantile mortality is only one of many social evils, it is only one of many disgraces to the big cities; but here is a small corner of the city where it has been successfully fought and routed—and without expense to the ratepayers. Should not this point a way to better things and along town planning lines?

### 3. HEREFORD GARDEN SUBURB.

This is up to the present the only example in this country where there has been complete co-operation between the local authority, landowner and builder engaged in the provision and supervision of housing accommodation for the poorer classes. It is also the only case where the whole problem of town planning and housing reform, otherwise known as slum reform and slum prevention, has been considered and treated methodically and fully.

The problem that came before the Hereford Town Council was as follows: In the centre of the town were some very bad houses quite unfit for human habitation and quite incapable of being made fit to live in. Under the Act of 1903, which has since been most unwisely repealed by the Act of 1909, the Hereford Corporation had powers which they wished to exercise to call upon the owners of this wretched property to demolish it, but already there was a shortage of housing accommodation in the town, and to demolish these places without providing or arranging for the provision of decent houses to replace them would have accentuated the house famine, and, therefore, injured the very people whom the corporation wanted to help. It was, therefore, decided that new houses must be provided "pari passu" with the demolition of old ones. It was also decided that these new houses should be provided on the outskirts of the town, on an estate planned on modern economical lines, instead of as in other places, under orders from the Local Government Board, re-housing the people where land is much too dear to make it possible to do the work properly, and where a totally inadequate supply of fresh air and unimpeded sunlight is available. A less enlightened local authority would have jumped to the conclusion that municipal house building was the best policy to adopt, but Hereford Corporation, who had carefully studied the pros and cons of this and other methods, decided to adopt the policy of encouraging and assisting private enterprise to do the actual work of house building and house letting (the success of which depends upon very careful attention to innumer-