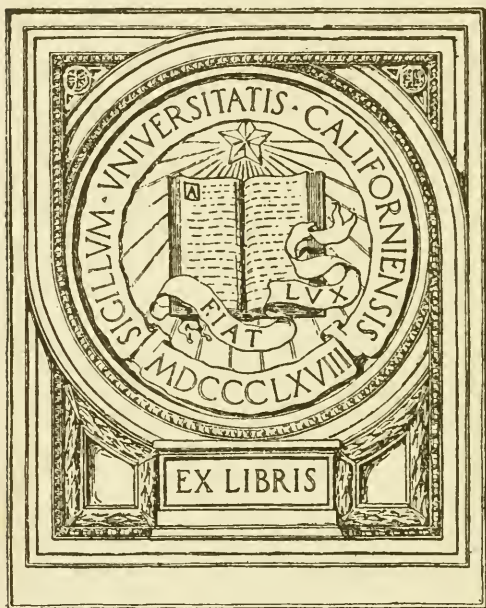


PRACTICAL
HOUSING

J. S. NETTLEFOLD

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PRACTICAL HOUSING

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GARDEN CITY PRESS LIMITED.

PRACTICAL HOUSING

BY

J. S. NETTLEFOLD

Chairman Birmingham Corporation Housing Committee
Chairman Harborne Tenants Ltd.

Letchworth :

GARDEN CITY PRESS LIMITED

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TO MY EDITOR

“The problem of the last generation was to provide gas and water ; the problem of the next is to provide light and air.”

PROFESSOR MUIRHEAD.

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PREFACE

SINCE "A Housing Policy" was written, it has been my good fortune to discuss this question with leading public men and officials in various countries, and by correspondence to obtain information from many others. It is impossible to thank by name all who have helped in the production of this book. I have done my best to avoid taking credit to myself that is due to others.

Great pains have been taken to verify every fact and figure given. When these are used as the basis of an argument in favour of my own view, care has been taken to understate the case; whereas, with regard to opinions contrary to my own, an exactly opposite method has been adopted. While holding my own views strongly, I have endeavoured to be absolutely fair to opponents.

Many who disagree with the policy of self-help will yet accept some of the proposals made, while strenuously disagreeing with others. I hope it is possible for us to differ without quarrelling. Our object is the same; we are both striving for the social ideal. Our methods, not our motives, differ.

Differences of opinion amongst those genuinely desirous of reform are natural, and, indeed, essential, to a successful solution; but quarrels amongst ourselves are merely waste of time.

On this, at any rate, we are agreed—that the present conditions are thoroughly bad. Not only are lives lost through insanitary housing conditions, but, worse still, a chronic condition of low vitality and ill-health is fostered in our towns.

This moves to compassion on the sentimental side, but it should also rouse to energy on the commercial side. That is the point of view I have endeavoured to put. I believe everything advocated here is commercially sound, and a sound economic basis is essential to reforms if they are to be permanently successful and generally acceptable to this hardheaded nation.

If business energy and business methods can be combined with a just compassion, then the Housing problem will be on the way to solution.



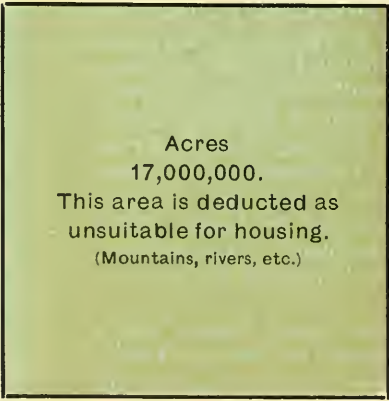




Acres
152,000.



12 millions are housed
on this area.



Acres
48,000.



13 millions are housed
on this area.

DIAGRAM SHOWING DISTRIBUTION OF POPULATION IN ENGLAND AND WALES AT PRESENT.

AREA : 37,000,000 ACRES.
POPULATION : 32,500,000.

Practical Housing

BY

J. S. NETTLEFOLD

CHAPTER I.

A GENERAL SURVEY.



URING the last fifty years no less than twenty-eight Acts of Parliament have been passed dealing with the Housing Question, and for the last ten or twenty years a strenuous agitation in favour of Housing Reform has been steadily growing; yet up to the present little real improvement has been made, and England is only just realising how badly her people are housed, and that the house itself is only the beginning of the Housing problem. Surroundings, means of transit, open spaces, and light and air have an equally important part to play.

We have to-day comparatively few good houses and a mass of slums—a few wide main arteries for through traffic, and a network of unordered streets—a few large parks, but no playgrounds for the children of the gutter. Worst of all, our towns are being extended on unhealthy, unlovely, and expensive lines.

There is still another important point to be remembered. The Housing Question must be dealt with on broad lines as a national question. The result of leaving it to individual municipalities without direction, has been that they have done a little building here and there without regarding the wider issues.

Considered as an experimental stage, this policy has certain advantages, but it would be fatal to prolong it.

Those engaged in solving the Rural and the Urban Housing problem must join hands. The two are closely dependent upon each other, and whereas the details of each must be left to specialists, the same general principles must be brought to bear on both, and the land of England must be dealt with as a whole, and not, as now, in piecemeal fashion. The best must be got out of it, with benefit to the community as well as to the owner. The light and air essential to human health must not, as at present, be denied to a large proportion of the population by overcrowding on the ground space. The rights of private property in land, as in other things, must be recognised, but there should be no monopoly in light and air.

A general survey of the whole country shows that only a very small proportion of the poorest classes are properly housed, and a great many of those who are a little better off are not provided for as healthily as they ought to be for the rent paid.

The total area of England and Wales is about 37,000,000 acres, and in 1901 the population was just over 32,500,000, which means that if the population were evenly distributed over the whole country, each man, woman, and child in England and Wales would have just over an acre of land to live upon. Any suggestion to disperse the population in this manner would quite rightly be considered insane. It is equally insane to go to the other extreme, as we do at present. The diagrams at the beginning of this chapter illustrate the case. These diagrams have been arrived at in the following manner: When considering the question of housing the people of England on the land of England, we must not forget that a large quantity of this land is unsuitable for building. In order to be well on the safe side, let us deduct 17,000,000 acres; there remains 20,000,000 acres, on which 32,500,000 people live and have to earn their bread, that is, just under three-quarters of an acre per person, or about three acres per house.

These figures show that even in England, which is the second most thickly populated country in the world, there is plenty of room and space to live upon, if organisation and business principles were applied to the Housing problem.

It is useless to attempt to overcome the forces that result in forming large centres of population on comparatively small areas of land; that is, we cannot abolish towns, but we might, by the exercise of foresight and co-operation largely control their development and direct their growth on sensible lines.

Out of our total population of thirty-two and a half millions twenty-five millions live in County Boroughs, Boroughs, and Urban Districts, whose area is rather less than 4,000,000 acres. The remaining 16,000,000 acres of rural building land provide housing accommodation for only 7,500,000 people.

The 4,000,000 acres which comprise our County Boroughs, Boroughs, and Urban Districts are divided into County Boroughs and Boroughs on 500,000 acres, and Urban Districts on 3,500,000 acres. We must deduct three-fourths from the 500,000 acres in County Boroughs as areas occupied by warehouses, manufactories, business premises, railways, etc., and also of undeveloped land, and then we find that not more than one-fourth—that is, only 125,000 acres—are used for housing purposes. By the same method it has been ascertained from carefully prepared statistics that of the 3,500,000 acres comprising Urban Districts, not more than one-fiftieth is used for housing the people. One-fourth of 500,000 is 125,000 acres, and one-fiftieth of 3,500,000 is 70,000. Add these two results together and we get 195,000, say 200,000 acres, as the total amount of land on which 25,000,000, out of our total population of 32,500,000, are housed.

Thirteen millions of these 25,000,000 are living in 2,600,000 tenements of four rooms or less. Each of these tenements, including the air space round it, certainly does not, on the most liberal calculation, occupy more than 1,000 square feet. 2,600,000 tenements, at 1,000 square feet each, will together occupy about 60,000 acres, leaving 140,000 acres for the other 12,000,000 who live in County Boroughs and Urban Districts.

That is to say, two-fifths of the population of England and Wales are crowded together on just over one eight-hundredth part of the total land of the country, another two-fifths occupy a little more than one two-hundred-and-fiftieth part, and the remaining fifth is scattered over the rest of the land. The first plate shows the proportions in diagrammatic form.

It is not suggested that diagrams of this sort can possibly be mathematically exact, but I am convinced after careful reckoning and checking that the diagrams give a correct impression of the way in which we "practical" Englishmen overcrowd dear land and leave cheap land vacant, regardless of the fact that it is much healthier and pleasanter to use cheap land, for the simple reason that for any given expenditure in rent much more of it can be obtained.

That is not all; those who have observed the existing Housing conditions in this country are aware that in the

vast majority of cases poor people live on dear land and rich people live on cheap land, "which is absurd."

The consideration of the question how to house properly the people of England on the land of England, reminds us that in theory the land of England all belongs to the Crown, and through the Crown to the people. In practice it belongs to a large number of individuals, whose object is (and under present circumstances, no fair-minded man can blame them) to get as much as possible out of their land. This is just what the business man does with his brains and the working man does with his labour; but all sorts of laws, from the Factory Acts onwards, have been enacted to prevent capitalists, brain-workers, and hand-workers from making money by sweating their fellow-citizens, whereas no law has yet been enacted in this country to prevent land-sweating—that is, the reckless overcrowding of human beings on the land in badly-planned towns. This omission has not only seriously injured the vitality, and therefore also the wealth-producing power of large numbers of English men and women, it has also resulted in the wasteful neglect of the food-producing possibilities of more than half the land in this country.

Town and country have been separated from each other, instead of being intermingled as they should be. Bring the producer and consumer of food nearer together by careful planning and organisation, and both would benefit. The producer would get more for his labour and the consumer pay less for his food, because the cost of transfer would be reduced. In addition to this, large tracts of land, now worth very little, would command a higher price.

Every patriot deplotes the deterioration in the physique of our town dwellers, and every economist recognises that it will have to be stopped if England is to maintain her present high position among the commercial nations of the world.

By skilful organisation a man may get the most possible out of workshops and machinery without sweating his employees, and he thereby benefits the nation as well as himself; the man who gets the most possible out of land by putting fifty or sixty houses on the acre, does incalculable mischief to his fellow-citizens, and in the long run those who buy such houses find that it is very bad business. Sooner or later the Sanitary Authority is bound to come down upon them, and insist upon the heavy expenditure necessary to make the houses fit for human habitation.

The great energy already applied to the solution of the Housing problem by countless disinterested men and women

has not, as yet, produced much tangible result, compared with what requires to be done; but it has made it possible now to take a great step forward on more comprehensive lines, and Mr. Horsfall, of Manchester, has given to England at the psychological moment the inspiration required by his exposition of Town Planning.

We have been entangling ourselves with regulations as to the thickness of walls, the cubic contents of rooms, and the minimum width of roadways, without securing quality in the building material, and consequently sound houses. We also continue to allow disastrously excessive numbers of houses per acre, and we provide no playgrounds for the children or resting-places for the older people, except by private charity.

Mr. Horsfall has suggested how we can make our towns healthy, cheerful, and convenient, and careful consideration has shown that this suggestion can be carried out with material as well as moral benefit to all concerned.

Public opinion is more than ready for Housing Reform, and Town Planning will be found upon examination to be a sound business proposition for dealing with the difficulties in a comprehensive manner, instead of in our present piecemeal fashion.

For the last century England has been developing her industrial possibilities with a rapidity unequalled in the history of the world, and at the same time has almost entirely neglected her agricultural opportunities.

The people of England have crowded together in the confined Urban Districts on narrow blocks of land, where it is impossible for the greater part of them to obtain the unobstructed light and pure air essential to human health, and an overwhelming proportion of the land available for them to live upon is left practically unused.

Town Planning, together with cheap and rapid means of transit, now make it possible to combine the means of livelihood in our towns with the health-giving opportunities of the country.

It is not only ridiculous, but obviously unfair, that land in our country districts should only be worth tens of pounds per acre when land in our towns, which in itself is worth no more if as much, should fetch as many thousands. Under capable administration this state of affairs could certainly be improved upon.

It is not suggested that the introduction of Town Planning would immediately, or, indeed, ever entirely adjust this irrational discrepancy, but it will be obvious to the most casual observer that, by restricting the number of houses to

be built per acre, a much larger amount of land will be brought into use than is the case under present conditions.

It will be my endeavour in the following pages to convince my readers that Town Planning and the other remedies advocated will, if applied with patience and justice, achieve the end in view with the least possible present hardship, and the greatest possible ultimate benefit, to all concerned.

CHAPTER II.

EXISTING EVILS AND THEIR CAUSES.



IN the preceding chapter it has been shown by a general survey of the country as a whole how extravagant and thoughtless we English are in the matter of Housing. We overcrowd dear land and leave cheap land vacant, despite the fact that it is better to live upon cheap land, because you can get more of it, and therefore more space, light, and air.

This statement is just as true of our towns taken individually as it is of the country taken as a whole. There are very few, if any, towns of any size in England where there is not enough land for the people to live upon in health and comfort, if only they were evenly distributed over the area available for the purpose.

On the one hand, there is in every town, especially near the boundary, a considerable acreage free from buildings, and there is also a considerable acreage grossly overcrowded. If this population now overcrowded in the slums were evenly distributed over the whole area, there would be plenty of room for everyone. Such distribution would also benefit the landowners, who would be better off than at present, because there would be so much more land bringing in a reasonable income, instead of a small proportion earning high ground rents, and a large proportion earning practically nothing at all.

It is the fashion nowadays with a certain class of social reformers to ascribe the present unsatisfactory state of affairs to the selfishness of landowners and property owners. I venture to suggest that the real cause lies much deeper. Our unhealthy, unlovely, cheerless, and expensive towns are, in my opinion, due more to the faults of our system than to the shortcomings of any class or of individuals. I do not suggest that the individuals concerned are faultless: they are human like the rest of us, and naturally look to the

main chance; but those engaged in town development and house building are no worse than the rest of us.

Our present inelastic bye-law system harasses them unceasingly on all sorts of details without preventing land speculation and jerry building, and it does not attempt the one thing which might be useful—a comprehensive control of town development.

Far from assisting, it actually discourages co-operation between those engaged in the work of developing our towns and those responsible for supervising the work; that is to say, it gives no power to Local Authorities to differentiate between a public-spirited landowner and the most unscrupulous land speculator and jerry builder.

Our present system often prevents the respectable landowner and housebuilder from laying out his land in the best way, but the land speculator and jerry builder manage to evade hampering restrictions. There is no power whatever given to Local Authorities to discriminate between the honest builder and the jerry builder.

The holding up of land near large towns is one of the causes of overcrowded suburbs. This is not always due to greed of gain: landowners sometimes withhold their land because under present conditions this is the only means of protection against the jerry builder.

Town extension is a most difficult and complicated problem, and without complete co-operation between those engaged in the provision and supervision of proper Housing accommodation for the people, we are doomed to utter failure. This has been too often the case in the growth of English towns.

Accurate foresight is a gift possessed by no human being, but many have foresight in a greater or lesser degree. In the matter of town extension, there is no faculty more desirable or more economical to the pockets of the ratepayers than foresight, and yet, in this "practical" country of ours, Local Authorities and others responsible for the important business under consideration have no powers or encouragement whatever to exercise it.

As an example, Local Authorities have no power whatever, unless they buy land at a prohibitive price, to insist upon an adequate width for roads that are already or will evidently soon become main arteries of busy traffic. This has cost the ratepayers of England a very large sum of money.

Statistics collected from the County Boroughs and Boroughs of the Kingdom show that at least thirty millions of money have been expended during the last quarter of a

century on street widenings and other absolutely necessary improvements of that nature. A very large proportion of this expenditure—it is impossible to say exactly how much, but between twenty and twenty-five millions—has been spent on compensation for the demolition of buildings which never ought to have been put up, and never would have been put up on such sites if Local Authorities had possessed the Town Planning powers now generally advocated by everyone who has given the slightest attention to the subject.

Modern means of communication have made more land available for Housing purposes than was the case when people were obliged by the exigencies of their occupations and the absence of cheap, quick means of transit to congregate in very restricted areas. This means that it should now be possible, with good management, to get land for purely Housing purposes much cheaper than formerly, because there is an infinitely larger supply at our command. But in order to avail themselves to the utmost of the possibilities of modern means of cheap, rapid transit, it is essential to have much wider main thoroughfares than are at present to be found, except in a very few of our English towns. Under the present system, this essential to healthy Housing at reasonable rents is never thought of until the cost of street widening is almost prohibitive.

Passing from the exercise of foresight and returning to the practice of co-operation, we find that, owing to the absence of co-operation, not only between Local Authorities and landowners, but also between neighbouring landowners, the town dweller (who eventually has to suffer for all the mistakes that are made) is called upon to find much more in rent and rates than would be necessary under proper organisation, and has to put up with all sorts of inconveniences and annoyances that might quite easily have been avoided.

Let us examine what now takes place when a landowner decides to develop his land for building. Our present regulations stipulate that every new street must be of a certain minimum width largely regardless of what traffic is likely to go along it. The sides of the streets must be curbed and channelled and the footpaths paved with flagstones in a most expensive manner. This entails a very heavy expenditure in estate development, which, on the average, is about equal to the value of the land that is going to be developed. The result of this heavy expenditure is that the landowner, in order to get a return on the capital invested, crowds just as many houses per acre on to his land as the bye-laws will allow. That is, the model bye-laws allow fifty-six houses to the acre, whereas, from the hygienic point of view, there

should not be more than twelve, and, from the economic point of view, this would be feasible on Town Planning lines.

At present, if a progressive landowner expresses his willingness to restrict the number of houses per acre to twelve, instead of fifty-six as allowed by the bye-laws—provided the Local Authority will meet him in the cost of estate development by allowing him to make the roadways as wide as, and no wider than is required for the traffic that will pass over them, although maintaining the present distances between the houses—he is told at once that the bye-laws are prohibitive. The Local Authorities are not to blame for this, but only our short-sighted, narrow-minded bye-law system. If Local Authorities had more latitude allowed to them in the administration of their bye-laws, they could materially reduce the cost of estate-development, and thereby obtain a reduction in the number of houses built per acre, and ensure the provision of open spaces.

It is fortunately becoming more and more recognised every day that open spaces are as necessary to the health of a town, as streets are to its traffic. The provision of allotments, as a counter-attraction to the public-house, could also be arranged for, if only these things were thought of beforehand. Under our present system, these boons to the self-respecting working-man and his wife and children are never thought of until it is too late to provide them at a price within the means of the ratepayers or the rent-payers of our large towns.

I hope I have said enough to show the necessity for co-operation between Local Authorities and land-owners. There is also urgent necessity for more co-operation between adjoining landowners. It is obvious on the face of it, that the community would be greatly benefited if the land in any neighbourhood were developed as a whole, and not piecemeal; but this aspect of the question, as well as every other aspect, must be considered from the point of view of those who own the land, as well as from the point of view of those who use it.

More than one practical land agent of good standing has informed me that there is no greater loss to landowners under our present incoherent system, than the power of one landowner to seriously depreciate his neighbour's property. Each landowner develops his own little bit in his own little way, and very often purposely plans his roads, and makes his other arrangements so as to inconvenience and injure his neighbour.

This is no doubt partly due to our national love of independence, which in its proper place is a most useful trait, and is largely responsible for England's present position among the nations of the world, but which, in this matter of housing, has resulted in great inconvenience and expense to those who use and live upon the land, as well as in serious loss to the owners of land. The time has come to substitute large-minded co-operation for small-minded independence. A sound Town Planning Act, administered with vigour and discretion, would put an end to the silly bickerings that have done so much harm in the past.

It should be possible to approximate the poor man's housing conditions more nearly to the present circumstances of the rich man, and to relieve the rich classes of the constant dread that their houses may be spoilt and the value of their property diminished by the erection near them of a jerry-built suburb. It should also be possible to save money for landowners, house-builders, rent-payers, and rate-payers. Town-planning is urgently required quite as much in the interest of public and private economy, as in the interest of public health and well-being.

The present unnecessary waste of public and private money is almost, if not quite as bad as the thoughtless destruction of human life and human health in our large towns.

There is still another aspect that claims our thought and care, and that is the influence of beautiful surroundings on the enjoyment of life. How can we expect people to be happy and contented unless we provide them with some means of rational enjoyment? The rich can provide their own, but the poor have little or no means at their disposal in our modern English towns.

I have already dealt with open spaces, playgrounds and allotments. There are many other important details that might be mentioned. I will only deal with one. Under present conditions, when a new estate is developed for building, the first thing done is to cut down trees that have taken fifty or one hundred years to grow, and which, if left standing, would be of great value to the health of the district, as well as greatly adding to the cheerfulness of the neighbourhood. This is done because no street must be of less than a certain minimum width, and because as already explained, the largest possible number of houses must be crowded on to the land in order to repay the cost of street development.

This may seem a small thing to those who, without thought, can look at trees every day and do consciously or

unconsciously enjoy the changes that come over them at the different seasons of the year; but those who have seen the keen delight of slum children in-country sights and sounds, may realise what the entire deprivation of such influences in their lives must mean to their development.

There is no country in the civilised world so well wooded as England is in its rural districts. There is no civilised country where the towns are so badly off for trees.

The rich man sets his house as far back as possible from the road, and has a tree-planted drive or footpath to the front door. The poor man is forced to live right on to a wide and dusty road, and has to pay extra for doing so, instead of being allowed to have a narrower roadway, with trees on either side. The rich man gets peace and quiet when he gets home after his day's work is done. The poor man often lives in a noise, night and day, and is charged extra for it.

On the one hand, not only unnecessary but actually wasteful expenditure, such as the cutting down of well-grown trees, etc., is forced on landowners and housebuilders, and on the other hand, the housing accommodation provided is just what is not required from the hygienic or any other point of view.

The net result of all this waste is that in the rent of a 6s. 6d. house, about 2s. 6d. is due to local rates—the interest on the cost of land and of estate development—an item which could be considerably reduced by the adoption of common-sense business principles.

Our inelastic bye-law system is infinitely better than what went before it, but the time has come to take advantage of the experience of the past. The time has come for more co-operation between all concerned with the development of our towns, and the exercise of greater foresight, which can only be made possible by the introduction of comprehensive municipal control.

Just as in business the absence of foresight inevitably results in failure, so in Housing, most of our difficulties are due to want of foresight, and the absence of co-operation. Without foresight and co-operation, we shall continue to be recklessly extravagant with public and private money, as well as criminally destructive of the national health and well-being. With foresight and co-operation, there are great economies to be effected, as well as great public improvements to be made. At present Local Authorities have little power to carry out these principles themselves, and still less to encourage them in others.

Another cause of the failure to solve the Housing Problem—and no one claims it is yet solved, in spite of stupendous efforts in that direction—is that for the last fifty years all legislation passed with the object of ensuring that new houses built shall be sanitary and not too expensive, has been inspired with the idea of encouraging and assisting semi-philanthropic Trusts or Companies and Local Authorities to build the houses. No serious attempt has been made to encourage and control in a comprehensive manner the very much larger number of people engaged in house-building on ordinary business lines. The operations of this body of house-builders are at least ten times as large as those of all the philanthropists and Local Authorities put together, and must of necessity always be so.

The result of the omission to effectively control this large body of housebuilders has been, as was only to be expected, a very few good houses and a great many bad ones.

It is still open to Parliament to strike out a new line by introducing legislation to encourage, assist, and control all and sundry concerned in such an important native industry—the housing of the people. Opinions may differ—they do differ—as to the wisdom or unwisdom of Municipal House building, but all must agree that no Local Authority can raise enough money to build houses for more than a very small proportion of the population whose local affairs they are called upon to administer.

It is therefore essential that Local Authorities should be given effective control over all the developments and building operations in their districts, and not merely, as at present, power to harass on details.

Finally, in considering the evils from which our towns are suffering, let us remember that they are the growth of ages. New conditions have arisen comparatively recently, which have not only accentuated these evils, but have also called our attention to them.

We are distressed that we cannot find the right remedy at once, or that when found it does not at once alter the conditions we deplore. But nothing is truer than that Rome was not built in a day, nor will our towns be re-built in a day. But Rome *was* built, and with patience and persistence our towns may be re-built. Housing reformers must not expect to see the complete fulfilment of their wishes in their own lifetime. They must be content to lay the foundation of a sound policy which others will be able to carry on for the benefit of a future England.

CHAPTER III.

REMOVAL OF EXISTING EVILS.—I.



THE last chapter dealt with the causes of existing evils in our suburbs that have been built under the model bye-laws. These were designed to ensure that town populations should have healthy dwellings with cheerful surroundings, but they have failed dismally to achieve their purpose.

The present chapter and the next will deal with the removal of existing evils, more especially in the older parts of the towns. No one approves of the modern suburb, but at any rate it is better than what went before it.

The worst conditions are found in the centres of our towns; but we already possess considerable power for dealing with them, which, as Mr. John Burns says, have not been used as fully as they might have been.

The causes of the fearful congestion of town houses may be summarised under the following heads:—

1. The necessity for working people to live close to their work, owing to the want of cheap, quick means of transit.
2. The absence in earlier times of proper police protection outside the city.
3. General ignorance concerning the vital importance of light and air.

These causes, coupled with the fact that the necessity for building bye-laws was not then recognised, are largely responsible for the hovels and dens which should be swept away as soon as possible. It is quite true that since these places were built there has been plenty of time to write off all the capital expenditure incurred, and in any well-managed business this would have been done long ago, but the owners of small house property have seldom had a sound business education, and therefore some allowance should be made for their business inaptitude. This necessity is

recognised by Section 38 of the Housing of the Working Classes Act, 1890, which gives Local Authorities power to pay compensation for the demolition of buildings that obstruct the light and air to adjacent dwellings.

Prudence and patience are essential to permanent success in this work. Those who try to undo in a year or two the evil results of centuries of ignorance, are doomed to failure before they start. I yield to none in feelings of distress at the present state of affairs in the central districts of our large towns, and I confess that my heart is often rent by the sufferings I have to witness, and can only slowly alleviate; but those who allow their hearts to run away with their heads always do more harm than good. The heart is an excellent motive power, and without it little or no progress would be made; but when it is not governed by the head, the results are disastrous.

There are two forms of procedure for the improvement of bad housing conditions in large towns; (*a*) those who want to do everything at once adopt Part I. of the Housing of the Working Classes Act, 1890; and (*b*) those who prefer to hasten slowly take Part II. of the same Act.

The consideration of a few general principles should precede the explanation of these methods.

1. A policy of Housing Reform cannot be satisfactory unless it is capable of being applied to the whole district that requires dealing with. Some policies are so expensive in practice that all the available funds are exhausted long before one-tenth of the improvements have been executed. I am not one of those who vote against all expenditure of any kind; I have seen too many cases where this attitude of mind has resulted in saving a penny and spending a pound. Thoughtless economy—or, rather, parsimony—is often quite as expensive in the long run as thoughtless extravagance. We must, however, consider before advocating any policy of reform whether it is possible to raise sufficient money to complete the work. This is just where so many housing reformers have failed; they see an unhealthy area and determine that at any price it must be re-built. It is impossible not to sympathise with their feelings, but municipal building is very costly, and such action has often committed reformers to huge expenditure on small areas, leaving them without sufficient resources to deal with the rest of the district.

The enormous expense incurred for the reformation of small areas has discredited Housing Reform with the general public, and driven the ratepayers as a whole into opposition. Useful members have lost their seats by the economy cry

that has not unnaturally arisen as the result of extravagant and unnecessary expenditure on this and kindred reforms.

2. Another most important matter for consideration is the general moral influence exerted upon property-owners by the policy adopted in the district. One policy will encourage owners to neglect their property in order that the Local Authority may buy it up, at a profit to the owner and a loss to the ratepayers. Another policy may be purely negative in its action. What is wanted is a policy that will encourage property owners to take care of their houses and make their tenants as comfortable as possible. In these days of rising rates it is of vital importance for the administrators of local affairs to strain every nerve to make the public money go as far as possible, and avoid using public funds for what can be done by private means.

3. A third important point to be remembered is to avoid inflicting hardship on those whom it is desired to help. The sudden demolition of a large number of houses on a small area must inflict great hardship on the tenants. If only a few houses at a time are dealt with in each district, the tenants have plenty of time and opportunity to look round for other accommodation, with the great advantage that no house famine is created.

It is also necessary to avoid as far as possible inflicting hardships on the owners of small house property. This entails great labour, but it is time well spent, because so much more work is done when those concerned are pulling together instead of different ways.

4. Another main principle must be the preservation of low-rented houses, and the increase of the supply of good cheap houses. The best authorities all agree that it is unsound to reduce rents to meet low wages, and that it is far better from every point of view to raise wages to meet rents. It is further recognised by reliable authorities that, speaking generally, wages follow rents. Where rents are high, wages are high, and where rents are low, wages are low. At the same time, a sudden large rise in house rent in any district would inflict great hardship on the poorer classes; they could not suddenly get a rise in wages to meet the rise in rent. A small rise in rent for a sanitary house, instead of the former insanitary hovel, has been found by the tenants to actually pay them in the long run. In a good home there is not the same temptation to go out in the evening and lose their money.

An increase in the supply of good cheap houses can be

obtained by steady pressure towards repairing houses unfit for human habitation, and by the policy of Town Planning advocated in other parts of this book. This will make it impossible for landlords to charge tenants more than a fair rent.

5. That brings us to the next main principle. It should be the endeavour of every Housing Reformer to encourage and assist the people to spread themselves out over a larger area of land in order that they may get a proper amount of light and air. Do not, however, destroy insanitary town houses for the pleasure of doing so if by any means they can be made fit to live in, because a certain percentage of the poorer classes are obliged by their occupations to live in the centres of our towns, and good cheap houses must be provided for them. At the same time, there are a great many (the number is increasing every week) who are able to, and who would, move outside if they were encouraged and assisted. That being so, it is quite safe from the point of view of supply and demand, as well as necessary from the point of view of sanitation, to destroy those houses which, in the words of the 1903 Act, are unfit for human habitation, and incapable of being made fit. It is also sound to remove all houses that prevent the admission of light and the free circulation of air to other dwellings. This gradual reduction of living accommodation in the centres of towns, coupled with Town Planning on the outskirts, will exert a steady outward pressure into the fresher country air, that must have a beneficial effect on the national physique.

It is only quite recently that the necessity for a steady outward pressure has been recognised by housing legislators and administrators. The old idea, unfortunately not yet dead, was that if any small houses in a town were demolished, then new housing accommodation must be provided in the same place for the same number of people as those displaced by the demolitions. The effect of this has been to perpetuate the crowding of town dwellings, the very thing that ought to be slowly but surely discontinued.

6. It must never be forgotten that the structure of a house is but the beginning of a dwelling. Proper surroundings are essential to a home. The most important of these are open spaces, which could in new districts be provided on business lines, without the assistance of charity, if Local Authorities were given Town Planning powers; and these powers could also ensure the provision of the wide main arteries necessary to enable people to get in and out of town quickly and cheaply.

A most important item in our general programme is the provision of small open spaces in congested neighbourhoods, which is a more difficult and expensive business, but by no means impossible, if attacked on comprehensive lines. These should slowly but surely work up to a complete scheme, carefully planned out beforehand. If this method is adopted, great good can be effected at very small cost to the ratepayers.

Passing now from policy to methods, there are two distinct ways of dealing with insanitary property; one by means of Part I. of the Housing of the Working Classes Act, 1890, and the other by means of Part II. of the same Act. I will first give short explanations of these two systems, and the amount of work done under each, and then we will consider their advantages and disadvantages.

Under Part I. the Local Authority must satisfy itself that the sanitary defects of any area cannot be effectually remedied otherwise than by making an improvement scheme for the rearrangement and reconstruction of the streets and houses on the area. This entails heavy expense and great delay in the preparation of exhaustive reports and minute detailed maps and estimates. The scheme has to be advertised several weeks; notice has to be given to every owner and an answer obtained; the Local Government Board has to be petitioned, and names of dissenting owners have to be given. The Local Government Board has to hold an inquiry to ascertain the correctness and sufficiency of the scheme and to hear objections. An Act of Parliament has to be obtained to confirm the order of the Local Government Board, and either House of Parliament may refer the scheme to a Committee of the House. The costs of the Local Authority in promoting the scheme, the costs of the Local Government Board itself, and also the costs of any owners opposing the scheme, may be charged to the Local Authority by the Local Government Board.

In addition to all this, there is a probable obligation to provide accommodation in a congested district for a working-class population equal in number to that displaced. It is the almost invariable experience of these schemes that the population displaced does not return to the new houses, but finds accommodation elsewhere; while others move in who would be much wiser to live outside the town.

All the land and buildings have to be bought up by the Local Authority on the terms of compulsory purchase, which entails paying anything from 10 per cent. to 50 per

cent. above the real value. All the old buildings must come down, good and bad together. Very often manufactories and public-houses have to be purchased and demolished. The worse the neighbourhood, the more the ratepayers have to pay for the public-houses; whilst the demolition of the manufactories deprives the inhabitants of their means of livelihood. Most schemes under Part I. entail the construction by the Corporation of new roads, new sewers, and new water-mains, on the top of which comes the re-building of the houses, some of which—indeed, often many of which—were quite satisfactory.

The expenditure incurred is very large for the result obtained; but that is not the worst feature. Bad landlords are rewarded for neglecting their houses, whilst good landlords are often penalised.

Under Part II. the procedure is by no means as easy as it might be, but it is far simpler, fairer, and less expensive than Part I.

It is the duty of the medical officer of health to draw the attention of the Local Authority to any houses in his district that in his opinion are unfit for human habitation. The Local Authority considers the representation of the medical officer of health, and, if they consider it to be justified, then an order is made that notices shall be served on the owners to repair their houses at their own expense, and not as under Part I., at the expense of the ratepayers. If the necessary repairs are not executed within a reasonable time, then the magistrates are asked to make a closing order, on the ground that the houses are unfit for human habitation. The object of applying for a closing order is to enable the Local Authority to prevent the owner from receiving rents for houses that are unfit to live in. If the closing order is granted, then the houses remain empty until the necessary repairs are executed, or until the time has elapsed (three months) which the Act allows the owner for doing what is required. If at the end of that time the owner has done nothing, then the case is again considered by the Local Authority, and, if circumstances justify such a course, a resolution is passed by them deeming it advisable that the houses shall be demolished. The owner is advised of the passing of this resolution and invited to attend a statutory meeting of those who have passed it, and state his reasons why the houses should not be demolished. If the Local Authority are satisfied with the reasons given, then the houses are allowed to remain standing. If they are not satisfied, a demolition order is made, against which the owner has a right of appeal to Quarter Sessions.

In my experience, which is now fairly long, this right of appeal has never been exercised, owing, perhaps, to the fact that demolition is not resorted to unless there are very strong grounds for doing so.

If a property-owner shows the slightest inclination to meet the authorities, it is always advisable to exercise patience, and give him a chance of carrying out his promises.

The object of Part II. is to ensure that houses that are unfit for human habitation shall be made fit to live in or demolished. It is generally impossible to achieve this end without removing one or more of the adjacent buildings, because the most insanitary houses of all are generally found in thickly-built neighbourhoods.

This necessity for the removal of obstructive buildings is specially provided for in Part II. Section 38 of the 1890 Act, which empowers Local Authorities to pay compensation in these cases. This power, carefully used with due consideration for the interests of the ratepayers, and sympathetic consideration of the wishes of property-owners, not only facilitates the work of slum reform, it also makes it possible to ensure thorough repair in place of the slum patching which is only too prevalent.

By dealing with individual houses in this gradual manner only bad property is repaired or demolished, whilst what is sound is left standing, thereby avoiding one of the causes of great waste under Part I., and also all danger of creating a house famine.

The procedure under Part II. is not only far less expensive than under Part I., it is also fairer, because it puts the cost of repairing insanitary houses on the right shoulders, and makes the neglect of small house property unprofitable. There are some who would amend Part I. in order to make it more workable, and no doubt the procedure might be improved in detail; but my contention is that Part I. is thoroughly unsound in principle, whereas Part II. is fair in principle, besides being efficient, and in practice very cheap.

Part II. might be still further improved by a few simple amendments, but it would be wasting time to expend much labour on the details of an unsound principle as exemplified in Part I., while neglecting to facilitate the execution of what has already proved successful in Part II.

We now have to consider the tangible results of these systems.

The amount of work done under Part I. is so considerable and varied that space will not allow of giving it in detail. I shall therefore content myself with giving it:—

1. The total amount of money spent on those houses of which the cost is ascertainable;
2. The number of houses provided for the money; and
3. The number of persons housed.

This will enable us to arrive at the cost per head of those provided for.

A very large number of houses provided by Local Authorities under Part I. have had to be omitted from these figures because, in spite of searching all the records published by those in favour of this policy, and also making special inquiries, it has been impossible to ascertain the cost.

So little has been done under Part II. dealing with individual houses, that fuller details can be given; but here again there is unfortunately no information as to cost, except in the case of Liverpool, Manchester, and Birmingham. It will, however, give a general impression as to the average costs of the two methods, and enable us to judge of the financial capabilities of Part I. for slum clearance. We can further consider whether Part II. is not worthy of a fairer and fuller trial.

My experience is that Part II., administered with vigour and discretion, is capable of doing what is required without putting any serious burden on the ratepayers, and it should be much more freely used. One thing, at any rate, is quite clear: Part I. has not failed for want of being tried.

It is probable that far better results would be obtained if Part II. were adopted all over the country instead of Part I.

To avoid confusion I will take only those houses provided under Part I., the cost of which is clearly given:—

10,805 houses have been dealt with;
 £4,202,655 has been spent;
 54,030 persons re-housed; giving an average of
 £77 15s. per person.

The cost per head of re-housing varies from £40 19s. in some places to £197 4s. in others.

Very many more than 10,805 houses have been dealt with under Part I., and, of course, a great deal more money spent; but the data are not sufficiently clear and reliable to justify their inclusion in this calculation and comparison.

The London County Council have been very active under Part III., which is less extravagant than wholesale schemes of purchase and reconstruction under Parts I. and II., which have also claimed a great deal of their attention. They give as the total amount spent to March 31st, 1906, as

£4,115,890 under Parts I., II., and III., and they estimate their dwellings completed at that date accommodate 33,853 persons, which gives a cost of £121 11s. 7d. per person housed.

Since that date a great deal more has been done, and we are told that when all their schemes are completed, they will have housed 97,000 persons. We are not told what the total expenditure will be, and we notice in the accounts various ways of making things look better, such as taking the land—often bought at huge prices—into their accounts at what is called Housing Value, and putting the actual figure spent somewhere else.

WORK DONE UNDER PART II. (*see opposite page*).

Wigan found Part I. so expensive they even condemn Part II.

Sheffield experimented with Part II. on their Scotland Street area, with the result that they rejected Part I. for that area, and completed the work under Part II.

Birkenhead, Bury, Merthyr Tydfil, Northampton, Walthamstow, have all worked under Part II., but no figures have been taken out.

WORK DONE UNDER PRIVATE ACTS, SIMILAR IN PRINCIPLE TO PART II., BUT GIVING THE LOCAL AUTHORITY POWER TO CLOSE INSANITARY HOUSES WITHOUT HAVING TO APPLY TO THE MAGISTRATES.

Newcastle.—Two hundred and forty-nine houses dealt with under their private Act, and only four under Part II.

Liverpool has demolished several thousand houses since the passing of their private Act of 1864. For some of these compensation was paid averaging £10 to £20 per house; for some of the houses no compensation was paid.

Manchester, up to 1901, had dealt with 8,000 insanitary houses, only finding it necessary to demolish 600. Average cost to the Corporation, £16 per house demolished.

From 1901 to 1907.—Represented, 5,573; repaired, 2,050; demolished, 711; pending lapse of notices, etc., 2,812.

Blackburn has closed 800 houses.

Leeds and other places have carried out schemes under Part II. that are similar in principle to Part I. Particulars of these schemes are not given, because in comparing Parts I. and II. I am only considering that portion of Part II. which enables Local Authorities to deal with individual houses. The portion of Part II. that provides for the carrying out of schemes is similar in principle to Part I., and therefore the same arguments apply, with the exception

WORK DONE UNDER PART II.

	Represented.	Thoroughly Repaired.	Demolished.	Under Repair.	Pending lapse of Notices, etc.	Remarks.
Birmingham	4,111	1,446	981	342	1,309	Thirty-three houses were repaired under magisterial supervision.
From January 1st, 1902, to January 1st, 1908 ...		334	24			
Without Representation		1,780	1,005			

(23) One hundred and thirty-five obstructive buildings have been removed at an average cost for compensation of about £33, and has amounted to £4,422 5s. The administrative expenses have been £6,370 6s. 6d., making in all £10,792 11s. 6d. for 1,780 good cheap houses, that is £6 1s. 3d. per house, or taking five persons to a house, £1 4s. 3d. per person housed. The total annual charge on the rates has averaged half a farthing in the pound.

	Represented.	Repaired.	Demolished.	Under Repair.	Pending lapse of Notices, etc.	Remarks.
Cardiff...	147	96	—		51	Cost £7 per house dealt with.
Hull ...	810	75	615		120	
Liverpool ...	937	259	304		374	
Since September, 1905.						
Warrington ...	134	47	59		28	
York ...	335	174	62		199	

that the methods are less wholesale, and therefore less expensive to the ratepayers; but they are very much more expensive than the principle of dealing with individual houses, and calling upon the owners of insanitary houses to put them right at their own expense.

The cost per head of re-housing under Part I. averages £77 15s. all over the country; but let us for the purposes of this comparison take it at £50.

The cost of replacing hovels with good cheap houses under Part II. works out in Liverpool at £7 per house. Taking the usual average of five persons to a house, this works out at £1 8s. per head. The cost per head in Birmingham of similar work under Part II. comes to £1 4s. 3d.

Other towns ought to be able to show equally good results; but in order to be on the safe side, let us suppose that, if Part II. were generally adopted, the cost might amount to £3 per head.

It is, I think, understating the case to say that there are at the very least 5,000,000 people in this country living in houses that urgently require improvement either in their fabric or surroundings. If the tenants are relieved under Part I. at a cost of £50 per head, the total sum required will be £250,000,000, which is far more than the Local Authorities could possibly raise for Housing Reform, even if they and their constituents were willing to do so. If relief were secured under Part II. at a cost of £3 per head, the total amount of money required over the next ten or twenty years would be only £15,000,000—a large sum, but not an impossible amount, divided amongst 300 or so boroughs and county boroughs, and spread over a number of years.

Under Part II. it is possible to remove all the existing housing evils. Under Part I. it is a financial impossibility, no matter how generous and enthusiastic the ratepayers might be.

There are many other arguments against Part I., such as the undesirability of substituting tenement dwellings for self-contained houses, etc.; but the financial difficulties inherent in Part I. make further criticism superfluous.

As Liverpool gives the best example of work done under Part I., a short description of their Hornby Street scheme (for which I am indebted to Mr. F. T. Turton) will be interesting, and may be compared with what has been done in Birmingham, where Part II. has been used to a greater extent than anywhere else.

“When the Hornby Street area was scheduled as an

HORNBY STREET AREA : 1902.



“Unhealthy Area” in 1902, under the Housing of the Working Classes Act, 1890, the number of insanitary houses which it contained was 511, in addition to which there were 23 sanitary houses, making a total of 534, representing a population of 2,431.

“The insanitary houses were of the back to back type, situated in narrow and ill-ventilated courts, each court containing from ten to twelve houses. The sanitary arrangements were very defective, in many cases one convenience being used by the occupants of five or six houses.

“The total contents of the area was 27,600 square yards, and the freehold of the land and buildings was acquired at a total cost of £56,000, or £2 per yard; but it must be mentioned that five licensed public-houses were included in the area. Excluding these public-houses, the cost of acquiring the area represents 33s. per square yard.

“Hornby Street is thirty-six feet wide, but by setting the buildings back from the existing building line for a considerable length of the street, the width between the main line of the buildings is now about seventy feet.

“The frontages to the dwellings in Hornby Street have been laid out as grass plots flanked with a low wrought-iron ornamental railing, and here and there strong seats are provided for the use of the tenants only; while at the rear of all the buildings, separate yards have been avoided, and the whole space thus available finished so as to form large playgrounds for the children, it being expected that by this means the children may have room to play their games away from the dangers of street traffic.

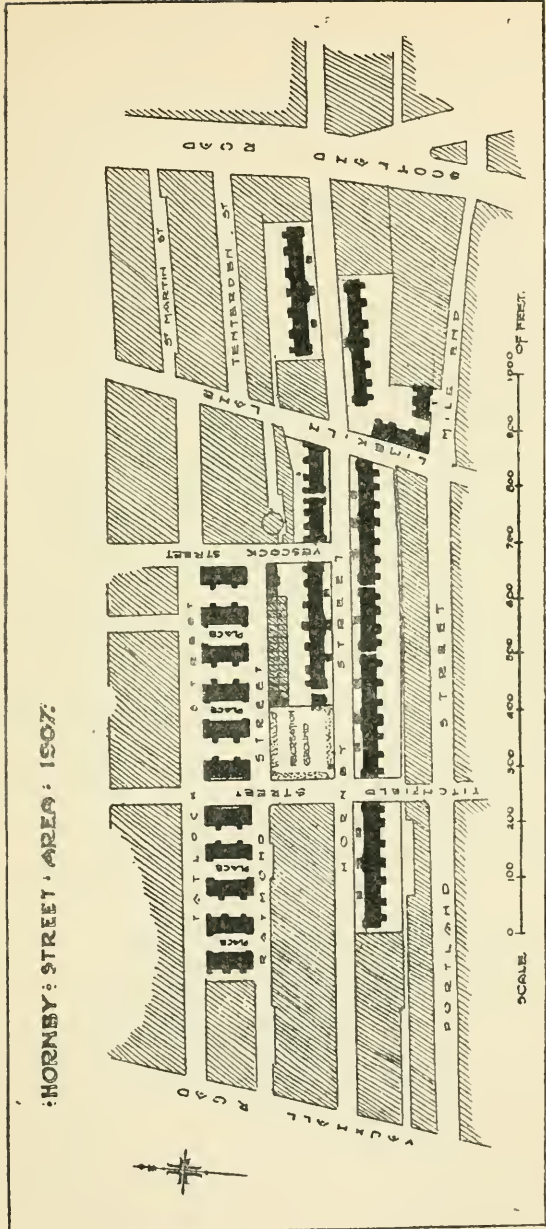
“The whole of the area comprises, as previously stated, a total of 27,600 square yards. Of this amount 2,019 square yards have been voluntarily given up for street widening, and 3,200 square yards allocated for the provision of grass plots in front of the dwellings.

“In addition, the scheme provides for a recreation ground of 1,633 square yards in the centre of the area, surrounded on three sides by shrubberies six feet wide, and provided with gymnastic apparatus and a sand-pit about forty feet by twenty feet. A large shelter is placed in one corner of the ground, and a drinking fountain near by for the use of the children.

“The new dwellings comprise twenty-three blocks containing 453 tenements, which it is estimated will accommodate 2,446 persons. There are 50 four-roomed, 221 three-roomed, 173 two-roomed, and 9 one-roomed dwellings, together with a superintendent’s house, office, and stores,



LIVERPOOL : HORNBY STREET AREA. A TYPICAL COURT.



HORNBY STREET AREA : 1867.

seven shops, a coalyard, and a recreation ground of about a third of an acre in extent.

“The buildings, with the exception of the superintendent’s house, are three storeys in height, the height from floor to floor being, generally speaking, nine feet ten inches.

“The construction of the buildings is of a fireproof character, the sub-floors consisting of rolled steel joists spaced about three feet apart and embedded all round in a thickness of seven inches of coke breeze concrete.

“In the first place, a portion of the area was demolished which contained a population of 724 persons, and on the site so cleared new dwellings were erected to accommodate 768 persons.

“A second portion was then demolished, and the persons dispossessed, viz., 822, had the opportunity of inhabiting the new dwellings erected on the first portion rebuilt. In like manner a third portion was cleared, from which 885 persons were dispossessed, and were accommodated in the new dwellings erected on the site of the second portion cleared. The new dwellings to be erected on the third portion are in course of erection at the present time.

“As is generally known, a special feature of the work in Liverpool is that the Corporation will only accept as tenants those persons who have been dispossessed through the demolition of insanitary property; and in this connection it may be mentioned that when the first portion of the Hornby Street area was demolished, 71 per cent. of the persons dispossessed became tenants of the Corporation in their various blocks of dwellings in the vicinity.

“When the portion at present in course of erection is completed, the disposition and rents of the whole area will be as under, viz. :—

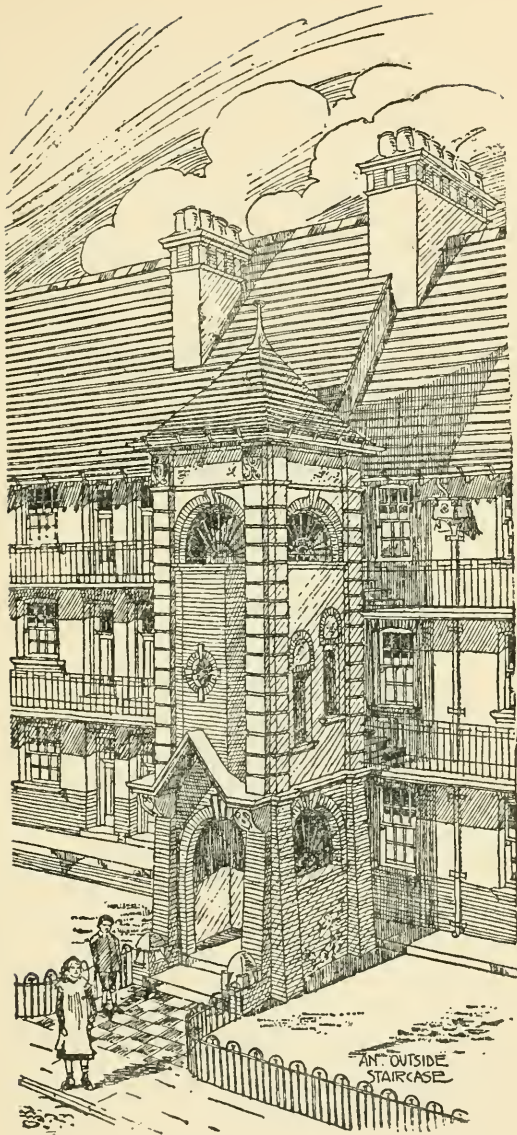
GROUND FLOOR.

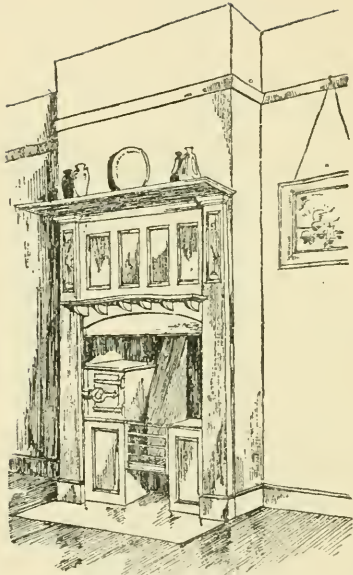
15 four-roomed tenements at	5/3	per week each.
72 three-roomed	„ 4/6	„
61 two-roomed	„ 3/6	„
3 one-roomed	„ 2/6	„

And six shops with tenements, one let at 14/-, one at 12/6, and four at 12/- respectively, per week, and coalyard at 7/6 weekly.

FIRST FLOOR.

16 four-roomed tenements at	5/-	per week each.
76 three-roomed	„ 4/3	„
56 two-roomed	„ 3/-	„
5 one-roomed	„ 2/-	„

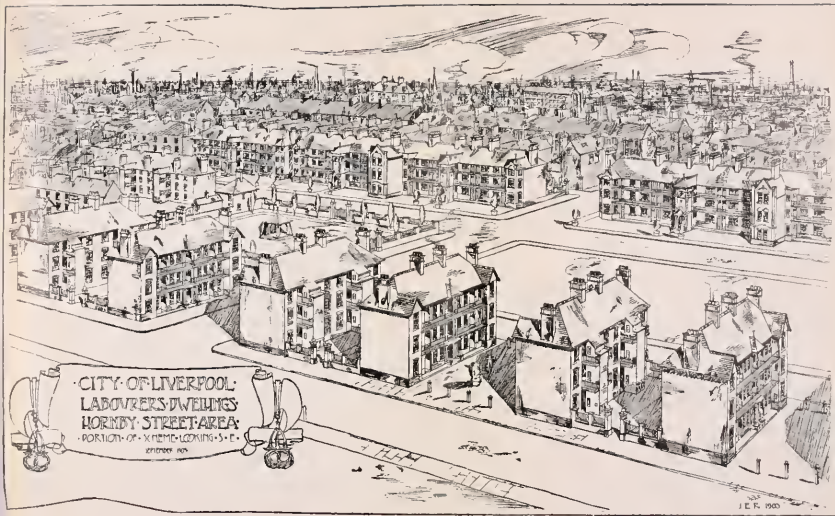




SKETCH OF A LIVING ROOM
FIRE PLACE

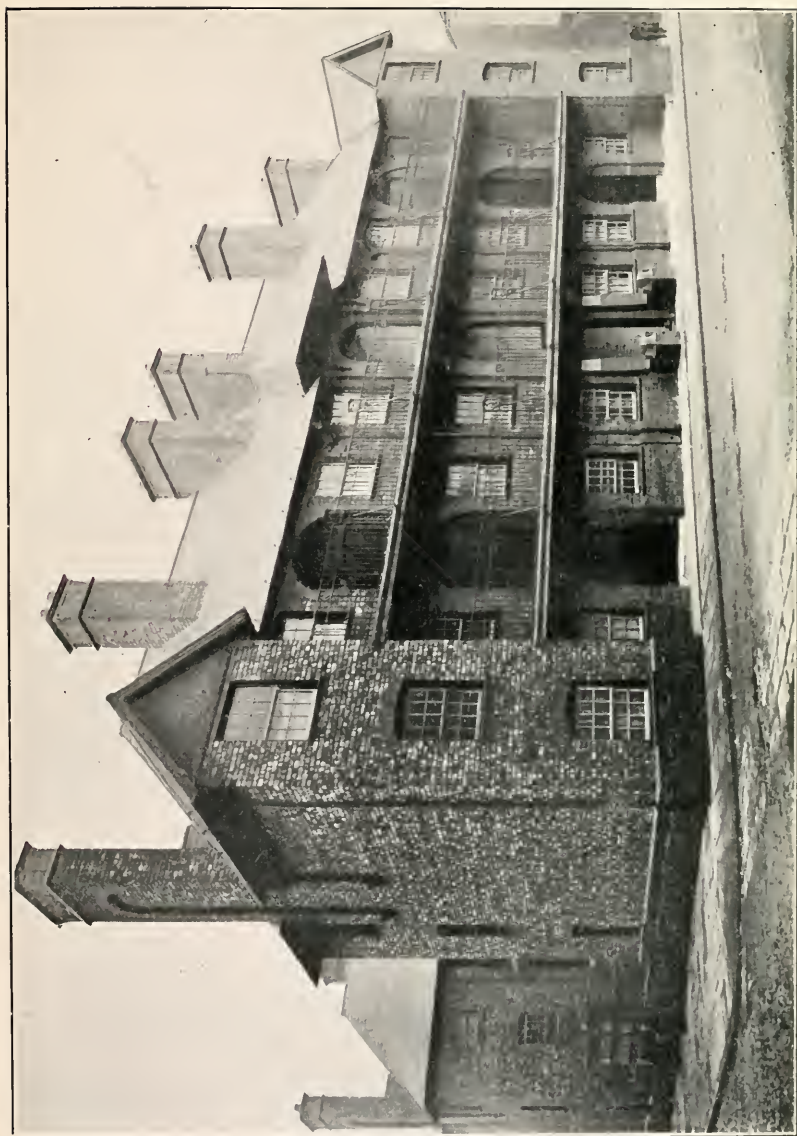
J.E.R. '07

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CITY OF LIVERPOOL
LABOURERS DWELLINGS
HORNBY STREET AREA
PORTION OF SCHEME LOOKING S. E.
1903

J. E. F. 1903



LIVERPOOL ; HORNBY STREET AREA. ONE OF THE NEW BLOCKS.

SECOND FLOOR.

18	four-roomed tenements at	4/6	per week each.
72	three-roomed	4/-	„
48	two-roomed	2/9	„
1	one-roomed	1/9	„

“ Total gross rental per week ... £89 9s. 6d.

“ Total gross rental per annum ... £4,652 14s.

“ When the portion of the buildings at present in course of erection is completed, the total cost of the dwellings on the whole of the area will be about £80,786, to which must be added £56,000, the total cost of the land, including Parliamentary and general expenses, which makes a total expenditure of £136,786, without counting a few odd extras which, I think, may fairly be omitted. The tenements provided are :—

	49	with	4	rooms.
	220	„	3	„
	165	„	2	„
	9	„	1	room.
	<hr/>			
	443	Total	number.	

“ These 443 tenements are allowed by the Local Government Board to provide accommodation for 2,446 persons. £136,786 total expenditure, divided by 2,446, gives an expenditure of just under £56 per head.

“ For building alone the cost represents 5.77d. per cubic foot; but taking into account the formation of back streets, passages, and open spaces, it represents 6.06d. per cubic foot, or £66 per room.

“ In granting the loans necessary for carrying out of this work, the Local Government Board allowed eighty years for the repayment of the loan for the purchase of the land, and sixty years for the repayment of the loan in respect of the buildings.

“ The rents charged are as high as the tenants can afford to pay, and approximate very nearly to the rents paid by them in their former insanitary habitations.

“ The poverty of the tenants generally can be imagined when it is stated that several thousand families in this city subsist on an average of less than 10s. per week, and a greater number on less than 15s. per week.

“ The improvement in the condition of the tenants in their new surroundings is very noticeable. The cleanliness of

their houses has greatly improved, and in the general condition of the neighbourhood there is a distinct change for the better.

“ That these and other dwellings provided by the Corporation under similar conditions are appreciated by the tenants is best shown by the fact that there are rarely any to let, and that during last year 96 per cent. of the rent actually due was collected.”

The Birmingham work requires little description, as it has already been fully dealt with in “ A Housing Policy.” Photograph I. shows a row of houses when represented by the medical officer of health as unfit for human habitation. Photograph II. shows a row of houses built in place of those shown in Photograph I. Each house has its own sanitary convenience, washing accommodation, etc., and the rents are 5s. 3d. per week per house of four rooms. The whole of this work was carried out at the expense of the owner, and all the money the ratepayers had to find was a few pounds for administration expenses. It is true that this particular case cost one or two members of the City Council a great amount of time and trouble, but if men are not prepared to take trouble they should not go into public life.

Photograph III. shows a court as we found it. The plan shows how this and two other courts that were quite as bad have been converted into terraces, and as much light and air provided as is obtainable in a large town. Photograph IV. shows a view of these three terraces from the street after the work has been completed. Photograph V. shows one of the terraces.

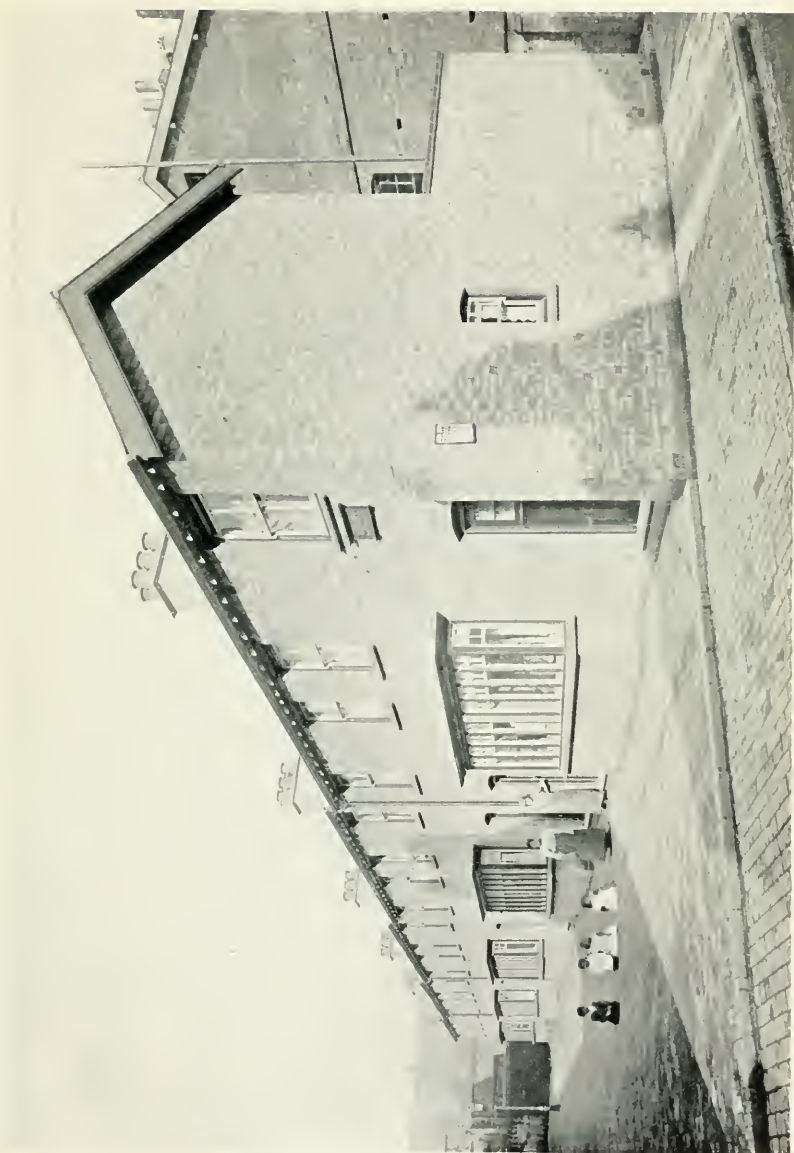
Each house has been provided with a proper sanitary sink. The pantries for food were cleaned and ventilated. Out-houses were rearranged so that they should not ventilate into the houses, as is so often the case at present. The ceilings were taken out and the cavities cleared of all filth. The walls were hacked and re-plastered, and bay windows provided. In short, the houses have been thoroughly repaired.

The rents are:—21 houses each containing three rooms, at 3s. 6d., and four front houses, of four rooms each, at 4s. 3d.

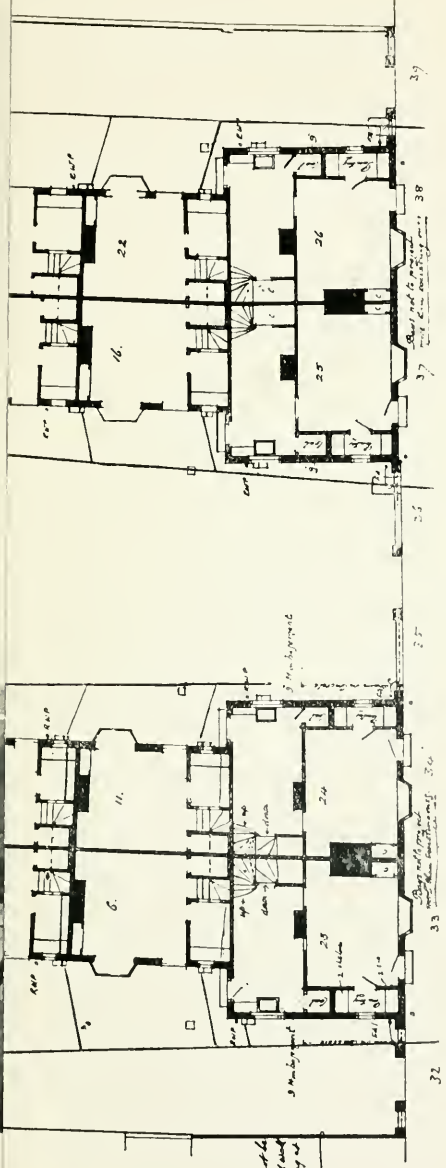
The total number of persons provided with good, cheap houses in the four terraces illustrated is 175, and the total cost to the Corporation in compensation for obstructive buildings, and in administration expenses, is £125, which, divided by 175, comes to just under 15s. per head. The



PHOTOGRAPH I.—BEFORE REPAIR.



PHOTOGRAPH II.—AFTER REPAIR,

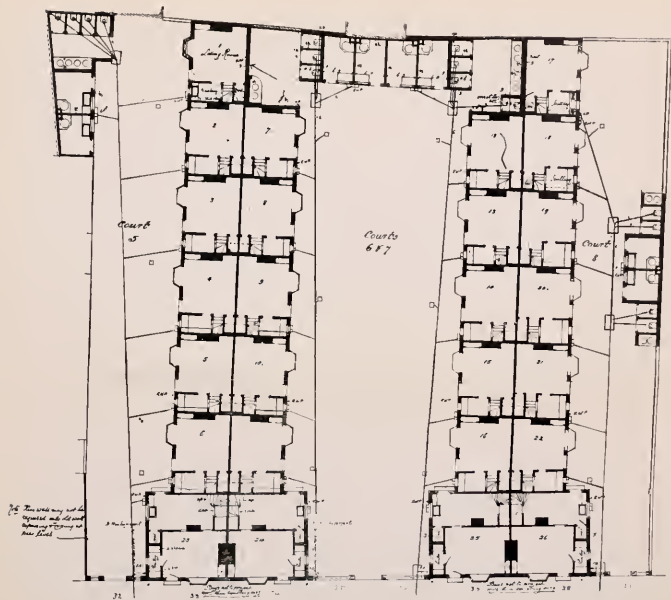


GROUND PLAN SHOWING THE CONVERSION OF THREE COURTS INTO TERRACES.

R. G. & J. S. RICHMOND
 ARCHITECTS
 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100
 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100

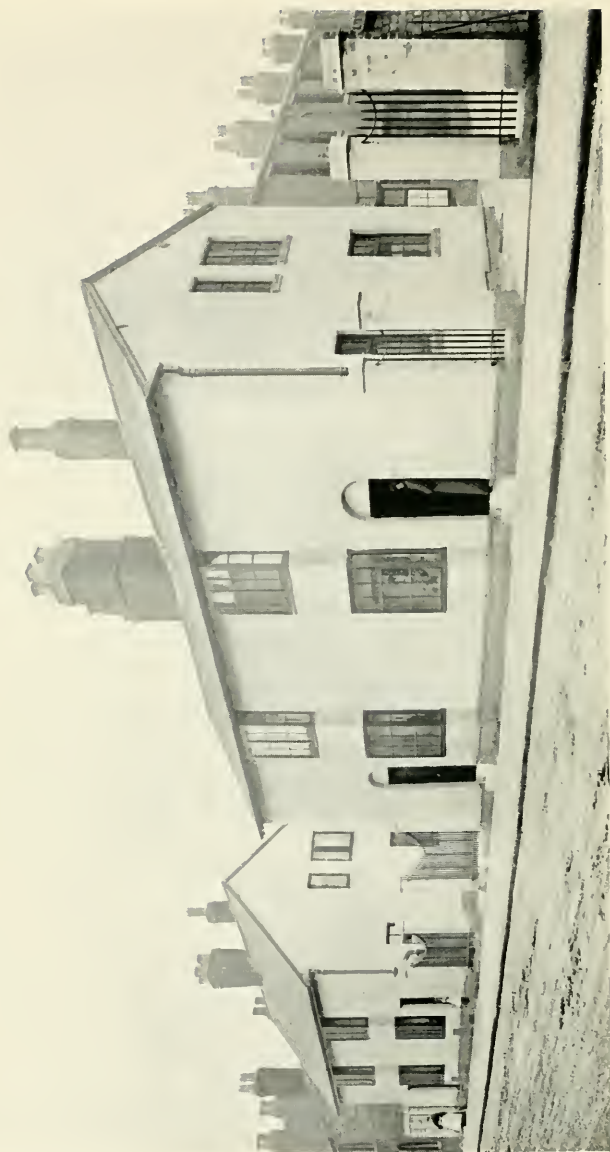


PHOTOGRAPH III. - A TYPICAL BIRMINGHAM COURT, BEFORE ENFORCING PART II, OF THE 1890 ACT.

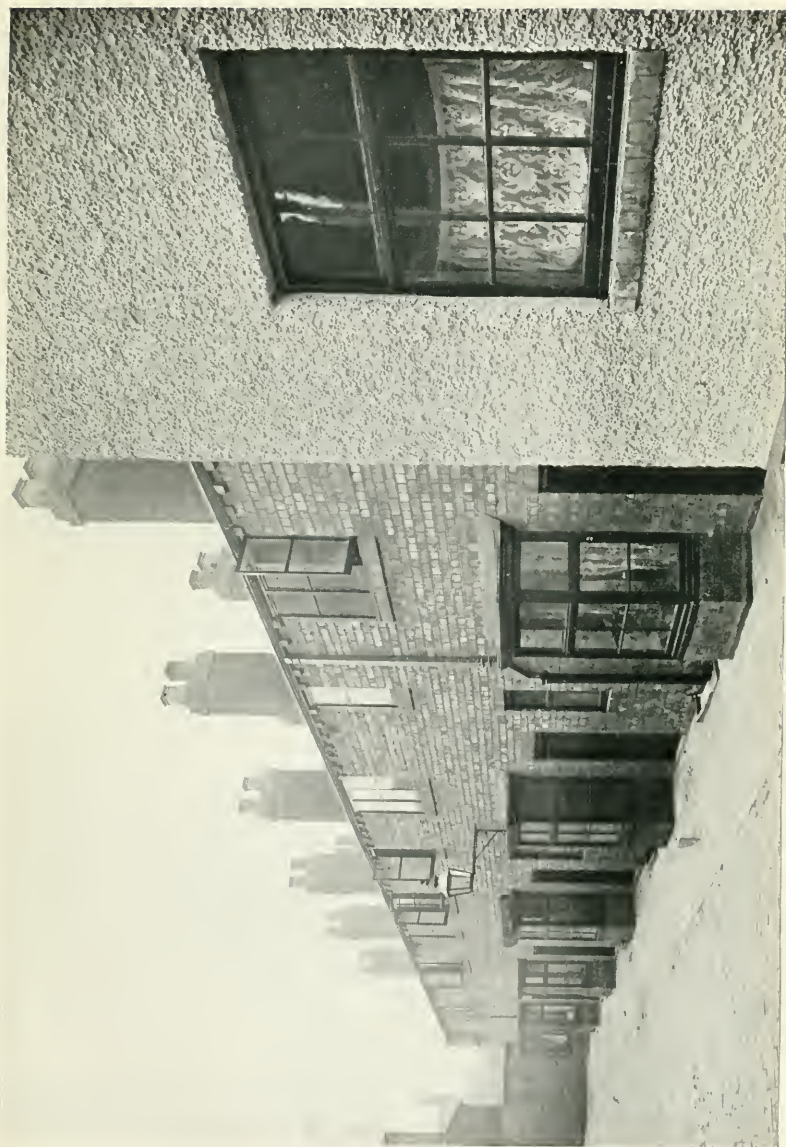


GROUND PLAN SHOWING THE CONVERSION OF THREE COURTS INTO TERRACES.

W. H. R. & Co.
 11, Abchurch Lane
 London, E.C. 4



PHOTOGRAPH IV.—FRONT ELEVATION, SHOWING HOW LIGHT AND AIR ARE LET INTO THE COURTS.



PHOTOGRAPH V. — ONE OF THE TERRACES AFTER THOROUGH REPAIR.

cost of thorough repair has all fallen on the owners of the insanitary property.

The cost to Birmingham ratepayers of 15s. per head under Part II. compares very favourably with the cost of £56 per head to the Liverpool ratepayers for the same result arrived at under Part I. The Liverpool Housing Committee and officials have done as well as could be done under that system, and during my recent visit to Liverpool I was much impressed by the great care and attention given to the work. It must not, for one moment, be thought that I am attacking another Corporation, or, indeed, any individual; on the contrary, I sincerely admire the thoroughness of the Liverpool work. It is the system that in my opinion is at fault, and not any Corporation or any individual. I prefer the economy of Part II. to the expensiveness of Part I., and to my mind, the preservation of self-contained houses is far preferable to the erection of tenement dwellings.

Municipal house-builders prefer Part I.; but although this system has had every opportunity, it is yet an indisputable fact that only the fringe of the problem has been touched, and its resources are obviously inadequate to the whole evil. One of their writers says:—"Our slums are gilt-edged securities. People who want to get rich quickly and who do not care very much what methods they adopt to attain that end, buy slums. The worse the slum, the better the owner's chances of realising huge profits on his investments." The same writer goes on to say, "The Local Authorities are helpless, and it is half-hearted, interested, and inadequate legislation that has made them so."

Information from various parts of the country corroborates this contention, that in many places where Part I. is enforced, slums are very profitable to their owners, but this is most certainly not the case where Part II., dealing with individual houses, is used.

It is unfair to attribute the result of adopting Part I. instead of Part II. to "interested and inadequate legislation." Part II. is far from perfect, but even as it stands is capable of effecting great improvements, as has been shown.

It is encouraging to hear that municipal house-builders are not satisfied with their present results. This gives ground to hope that some, at any rate, who have tried Part I. and discovered its weakness, will now try what they can do with Part II. This leads to a noteworthy point in the Housing question.

There have always been a small number of clever and unscrupulous property-owners who saw it was to their advantage to encourage local authorities to occupy themselves with municipal building, thereby diverting their attention from supervising private property in their district. This latter affects a wider area and benefits a larger population. It is, in fact, their primary duty, but is almost invariably neglected when large municipal building schemes enter into competition.

Municipal house-builders should take this into account before advocating a public building policy, and refuse to be made the catspaw of a few unscrupulous individuals. Local authorities should not allow any proposal, however plausible and popular it may be at the moment, to divert their attention from the powers and possibilities for good that have been given to them by Part II. of the Housing of the Working Classes Act, 1890, dealing with individual houses.

CHAPTER IV.

REMOVAL OF EXISTING EVILS.—II.



IN the previous chapter, Part II. was advocated in preference to Part I. It is of little use recommending a system without suggesting methods for putting it into practice. I will, therefore, explain as shortly as possible, the Birmingham procedure.

For many years past, the owners of small house-property in towns have been allowed to make very comfortable incomes out of unhealthy dwellings. The prevailing conditions have not even obliged them to provide a sinking fund for the renewal of their property, as other business men have to do.

Public opinion is now far too strong to allow this state of affairs to continue. Some enthusiasts take the view that insanitary houses should be destroyed without compensation, in the same way that bad food is destroyed. This contention is not illogical, but public opinion is not yet ripe for such drastic action. Also it must be remembered that the erection of many of the unhealthy dwellings that now trouble us, was tacitly, if not definitely, permitted by the Local Authority; and although there has been plenty of time "to write these dwellings off," yet such has not hitherto been the custom.

Every change in the public interest entails hardships on individuals, and nowhere is this more true than in slum reform. This is a point that must not be forgotten by those carrying out Part II. with regard to individual houses.

A sanitary authority must see that its constituents are properly housed; but in carrying out this duty they should remember that their work often entails hardships on individuals, and no pains should be spared to mitigate those hardships as far as is consistent with their duty to the public.

1. In Birmingham, when notices to repair or close their houses are served on owners, a printed circular is also sent expressing the willingness of the Corporation representatives to see them and explain what repairs will be considered satisfactory and what will not. This is done in order to avoid the property-owners' money being wasted on doing repairs that will afterwards be condemned.

Sometimes property-owners set to work at once on a little "slum patching," which they hope will pass muster, and when the inspector pays his visit, he is obliged to condemn the work, which entails a considerable extra expense to the owner. The Birmingham Corporation, by means of their circular, try to prevent this unnecessary loss.

There is, of course, no legal obligation to take this extra trouble in order to save the pockets of property owners, but by doing so they avoid other difficulties and get better work done.

2. For the same reason, specifications of the work required are supplied to the owners when they are asked for. These specifications are based on general principles, such as the stripping of wall papers, the provision of proper ventilation, the insertion of damp courses, the removal of filth from behind wainscotting, floors and ceilings, etc.; but each case is a little different from the others, and it is one of our guiding principles that each case must be treated on its own merits. The Housing Committee always try to avoid red tape; such methods would be fatal to success in work of this nature.

The discussion with owners of the details in these specifications often costs the Committee and the Department a great amount of time and trouble. This is amply repaid by smoother working and better results.

3. When the specification is settled, the Housing Department are always ready, if requested, to assist in keeping the cost of carrying out the work as low as possible.

4. Another way in which the Corporation has often been able to assist owners of insanitary property, the lease of which has only a few more years to run, is by approaching the ground landlord and persuading him to grant an extension of lease, provided the property is thoroughly repaired.

The most painful and difficult cases to deal with are those where people with small means, often old people, have invested all their savings in some wretched property, and cannot by any means raise a penny for the necessary repairs (the property is often heavily mortgaged already). It is often very tempting to leave this property alone, but

that cannot be done with justice to the town. The Visiting Committee make a practice of deciding on the repairs required before learning the financial position of the owner. Otherwise stories of indigence would rapidly increase, and each fresh owner would claim special indulgence. In each house, whether owned by rich or poor, there are on an average five human beings, who have at least as much claim to our consideration as their landlord. It is a case of five to one in favour of carrying out the law. At the same time, it is often possible, by allowing a little extra time, and by taking special trouble, to considerably ease matters for poor owners, and no pains are spared in this direction.

5. Complaints are often made by property owners that they are continually being harassed by the sanitary authority; no sooner has one repair been executed than another is asked for. In some cases, at any rate, this complaint is fully justified by the facts, and is caused by insufficient repairs being passed as satisfactory. The Birmingham Housing Committee try to meet this difficulty, and never countenance slum patching, but ask that everything shall be done that is necessary to make the houses thoroughly fit for human habitation. There is so much to be done that they cannot afford the time to do things twice over, just as property-owners, not unnaturally, object to spending money twice over.

From time to time there has been considerable controversy as to whether "slum patching" is sufficient, or whether "thorough repair" should be insisted upon. I am convinced that in the long run "thorough repair" is far cheaper for the landlord as well as better for the tenant.

6. If space permitted, many other details might be given as to how Birmingham property-owners are conciliated by the Corporation.

I hope I have said enough to suggest the general line of policy, which is that in every case the point of view of the landlord must be carefully considered as well as the interests of the tenants, and compromises must be agreed to wherever possible. That the Corporation's endeavours in this direction have on the whole been successful is proved by the fact that about one-quarter of the insanitary houses that have been thoroughly repaired during the last six years, have been dealt with by the owners without any notice whatever being served upon them. The owners have come voluntarily to the Housing Department and asked for advice. More than half of the remainder have been thoroughly repaired as the result of friendly negotiations without recourse to law.

The Department has often been specially thanked by property-owners for the trouble taken and consideration shown; and it is not too much to say that 75 per cent. of the property-owners of Birmingham are with the Corporation in the work of slum reform. I think the proportion is larger still, but I like to be on the safe side.

There is, as usual, a certain number of irreconcilables—men interested in small house-property in the city—whom no one could possibly satisfy or conciliate except by leaving things as they are. The objections raised by these people, and also by those municipal house-builders who consider that anything not done exactly on their lines must of necessity be unsatisfactory, shall now be considered.

1. The first difficulty raised is that public opinion in favour of Housing Reform is not strong enough to enable other Local Authorities to do what has been done in Birmingham.

Seven years ago there was no public opinion in Birmingham in favour of Part II. It was created by those who believed in the work now being successfully carried out. This is laborious, and was at first unpopular; but what Birmingham has done others can do, provided they really want to. If they only want to say pretty things, and can bear nothing but praise, then by all means let them shelter themselves behind the excuse that public opinion is not strong enough.

2. The next objection raised is that if insanitary houses are closed without any provision of new housing accommodation by the Corporation, then a house famine will be created. This bogey was raised in Birmingham, and much was made of it by the local municipal house-builders; but in spite of all efforts to prove this point, it has been conclusively shown that when Part II. is administered with prudence and patience, there is far less danger of producing a house famine than under Part I. Here large numbers are of necessity turned out of house and home at one time; whereas under Part II., at any given moment, only a few individual houses are dealt with in the same area.

It is quite true that tenants often say they cannot find another house. In these cases we always undertake to find one for them, and if our offer is accepted, there is never the slightest difficulty in keeping our promise. Many tenants who say they cannot find another house have never made the slightest effort to do so.

3. The next accusation is that Part II. ruins property-owners. A medical officer who has dealt with a few insanitary houses on this system says: "One of the

greatest difficulties in the way of action under Part II. is that it means financial ruin to certain thrifty people, who, attracted by the large return afforded while the houses are occupied, and knowing nothing of the risk of owning such property, have invested their life savings in purchasing them. On the closure of the houses, the income of these people ceases, and they have no money to rehabilitate them. Some steps ought to be taken to warn people and deter them from buying decayed property, however large the immediate return from it."

This difficulty was touched upon earlier in the chapter, and will now be dealt with more fully. So far as warning people that it is not safe to expect a large return on their capital out of houses unfit for human habitation, I can conceive of no way that will be so effectual as the enforcement of Part II. This will very soon teach people the risks of owning insanitary property. The suggestion that no action should be taken until the owners of such houses have been warned, seems to me futile. So long as Part II. is not enforced, and owners are allowed to make money out of insanitary property, no mere verbal or written "warning" will have the slightest effect. The slow but steady enforcement of Part II. seems to me not only the fairest, but also the only effective warning that can be given. Those who administer these powers are in no way responsible for the condition of the houses represented to them as unfit for human habitation; all they are responsible for is to carry out the duties laid upon them by the Act of Parliament.

One of the causes why the slums of large towns give so much trouble to Local Authorities is that the slum landlords too often adopt the policy of taking every penny they can get out of their property and putting little or nothing in. They are, in fact, living on their capital. This is always a fatal policy. A bankrupt who attempted to lay the blame for his failure on his creditors would be laughed out of Court. There is no valid reason for treating owners of small house property differently from other people. Part II. should not be condemned as unfair because a few individuals have mismanaged their business affairs.

At the same time, as already explained, no pains are spared in Birmingham to help landlords with small means who have got into trouble through ignorance. Fortunately for Housing reformers, the number of those in such a position is very small in proportion to the total.

Those who sympathise with these people might do great good by forming Town Dwellings Improvement Trusts.

These organisations could buy insanitary houses from needy owners at fair prices and thoroughly repair them on lines similar to those of the Glasgow Workmen's Dwellings Company, of 137, West George Street, and administer them on Miss Hill's system.

Most of those owning the worst houses are quite able to take care of themselves, and the plea that they must not be interfered with does not deceive those who know the full facts. These richer and more influential people sometimes suggest that Local Authorities should be compelled to purchase condemned houses.

Such a system would no doubt suit the speculators in small house-property, but would be most unfair to the ratepayers.

4. Another objection raised is "That the number of bad houses is so great that the process of selection can only be arbitrary." In other words, there is so much to do that nothing ought to be done. Every administrator of Part II. will naturally do his best to take the worst first. There will be no difficulty in most of our large towns in finding plenty of houses where action ought to be taken; but, of course, it is difficult to make quite sure that the particular house represented is positively the worst in the neighbourhood. Administrators can only do their best, and so long as they are never convicted of proceeding against a house that is really fit to live in, they cannot justly be accused of being arbitrary or unfair.

There have been many tussles in the Birmingham Police-court between the Corporation and owners of insanitary property, and the Corporation has not always got its own way; but never once has a magistrate even suggested that the house proceeded against was fit for human habitation.

5. The next objection has only been raised locally, but, as it may occur in other places, it will be useful to mention it. The Birmingham Housing Committee is sometimes complained of for being too drastic in its requirements, and for insisting upon better materials being used in the repair of old houses than are asked for in the construction of new ones. The Housing Committee has no concern with the construction of new buildings, and asks for nothing more in the way of quality than is essential to the execution of good work.

Experience shows that "slum patching" is both expensive and unsatisfactory.

It is instructive to notice that these complaints come from those who consider that "houses are better without a clean,

well-ventilated pantry for food; that "damp-courses are mere fads"; that "proper washing accommodation is a luxury"; and that "dirt between the floors and ceilings is one of the necessities of things."

6. Those who consider municipal house-building the only satisfactory remedy, object to the Birmingham work because the houses dealt with are not all "brought up to the present bye-laws standard." In my opinion, what is done in Birmingham under Part II. is much better than the barrack dwellings built elsewhere under Part I.; but this question cannot be settled by argument. Those interested are cordially invited to come and see for themselves.

7. Another objection is the rise in rents consequent on repairs. In Birmingham, the average rise has been 7d. per week. (See Dr. Robertson's Report, 1905.)

Under Part I., when there is no charge on the rates direct or indirect, overt or covert (such as taking the land at "Housing value," instead of at its real value, etc.), the rise in rents is nearer 2s. 6d. than 7d., and, in consequence, very few of the tenants turned out of the old houses were able to go into the new ones, except in the special case of Liverpool, where this point has been particularly watched. Under Part I., therefore, slum reform is either a considerable charge on the rates or else the rise in rents is prohibitive to the old tenants.

Under Part II., on the other hand, tenants have often been asked about this average rise of 7d. per week, and their general reply is that this small rise in rent for a "house" instead of a "hovel" pays them very well in the long run. They have not the same temptation to spend the evening in the public-house.

Of course, everyone wants to get things as cheaply as possible, but a wise man knows that he cannot get a good article as cheap as a shoddy one.

8. Another objection raised is that the property is so thoroughly saturated with filth that no "so-called repair" can last more than a few years, and must therefore be unsatisfactory.

No one who has inspected the work done under the Birmingham Housing Department can truthfully bring such an accusation against their work. Of course, there are houses in Birmingham that have been repaired without their supervision, and some of these are far from satisfactory. Also it does happen that some of the houses that have been properly repaired soon revert to their former condition owing to the habits of the tenants; but this is due to causes beyond the control of the Housing Committee.

The relations between landlord and tenant are dealt with in Chapter XI.

9. Another objection which also comes from outside is that the "Birmingham Bench of Magistrates will not enforce really adequate improvement of the dwellings." A well-known case is cited where houses were passed by a local Bench as fit for human habitation in which—

(a) The filth had not been removed from any of the cavities between the floors and ceilings;

(b) None of the houses had been provided with proper washing accommodation;

(c) The closets were, in the opinion of the medical officer of health, arranged in a most unsatisfactory manner;

(d) The sashes and frames of windows were decayed and broken;

(e) The matchboarding, which hides damp, harbours filth and prevents thorough disinfection, had not been removed; and

(f) The quarry floors had not been properly relaid.

This, however, was only an isolated instance, and the criticism in any case only applies to thirty-three houses out of a total of 1,813 repaired during the last five years.

The supervision of the repairs done to these thirty-three houses was taken out of the hands of those qualified and appointed to do the work, and put into the hands of those responsible for allowing the houses to get into such a condition.

This was merely a passing episode incidental to pioneer work, and will probably not recur in Birmingham. Similar difficulties are sure to arise, but they must not be allowed to dishearten or weaken the sanitary authority. Whatever the temptations, the Department must steer a straight course, and maintain an uniform high standard. It will then eventually be rewarded by the confidence and support of the public. On no account must the public authority make itself responsible for shoddy work.

This explanation makes it clear that these difficulties have not detracted from the soundness of the policy or seriously interfered with the efficiency of the work done.

10. A serious difficulty is the fact that Part II., dealing with individual houses, calls upon owners of insanitary houses to repair them at their own expense. In Birmingham, an overwhelming majority of the property-owners recognise the justice of this principle; but there will always be a small but influential minority where public spirit cannot be relied on.

Such owners are always most plausible in their methods

of obstruction, and while expressing approval of the policy, always object to its execution; they always sympathise and always oppose. Firmness, persistence, and tact are the safeguard of the Housing reformer.

11. The last objection, and, unlike the others, a thoroughly sound one, consists in the unwieldiness of the legal procedure.

Part II. is infinitely less expensive than Part I., and has the great advantage that no special Act of Parliament need be obtained to enable Local Authorities to put the law in motion; but it is still unnecessarily awkward. A few simple amendments would remove these difficulties, and make the incidence of the Act much fairer than it is at present.

A draft Bill, with this object in view, will be found in the Appendix.

The principles involved may shortly be described as follows :—

1. When a closing order is applied for it should not be competent for the magistrate (very few magistrates have had any training in questions of public health) to discuss and settle what repairs are necessary to render the house fit for human habitation. The discussion in court should be strictly confined to the question—is the house fit, or is it not? If the house is proved to be unfit, then it should be incumbent on the court to grant the closing order asked for.

Manchester, Newcastle, and Blackburn have power under private Acts to close houses unfit for human habitation without applying to the local magistrates. I have heard no complaint of this power having been abused, and there is a good deal to be said in favour of granting to other towns what these three have already got.

As a matter of fact, this is exactly the way in which most of our English public health legislation has come about. A special power is granted experimentally to one or two places, and, if it works well, similar powers are granted to all sanitary authorities by means of general legislation.

2. The Local Authority should be allowed to supply property-owners with specifications of the repairs required; but no discussion on these specifications should be allowed in court, where the issue should simply be—is the house fit or unfit for human habitation?

3. The procedure for the removal of obstructive buildings is extremely complicated and expensive. Property-owners often agree to accept as compensation a sum which they consider too small rather than go to the great expense that would be involved by the various legal processes under the

Act. It should be left with the Local Authority to decide whether a building is obstructive; and the property-owner should have the right of appeal, as to the amount of compensation, to an independent arbitrator appointed by the Local Government Board. There would be no fear of Local Authorities condemning buildings as obstructive that did not interfere with others; the cost of removing them under this simple method would prevent any excessive zeal in this direction. No owner, part owner, or other person interested, should have any claim against any others for houses removed under this section.

4. When an owner is called upon to repair insanitary houses, the lease of which has only a few years still to run, he should have power to recover some part of the cost from the ground landlord, who will benefit from the expenditure when the lease falls in.

5. It should be compulsory for all owners of small house-property to register themselves before the Local Authority, and anyone omitting to do so should be liable to a fine. It should be incumbent on Local Authorities to keep this register.

Open Spaces.—No proposals for the removal of existing evils would be complete without suggestions for the provision of a large number of small open spaces in the congested districts of large towns. I will therefore conclude this chapter by sketching out a line of action by which this essential object can be achieved.

The first thing necessary is to educate public opinion, and obtain sufficient public support to carry the matter through to a successful conclusion. This pioneer propagandist work is best done through a few people in a more or less private manner. The more influential people that can be got to give their names to the movement, the more chance of ultimate success; but in the initial stages the actual work is better done by a small select circle than by a large number of popularly-elected representatives.

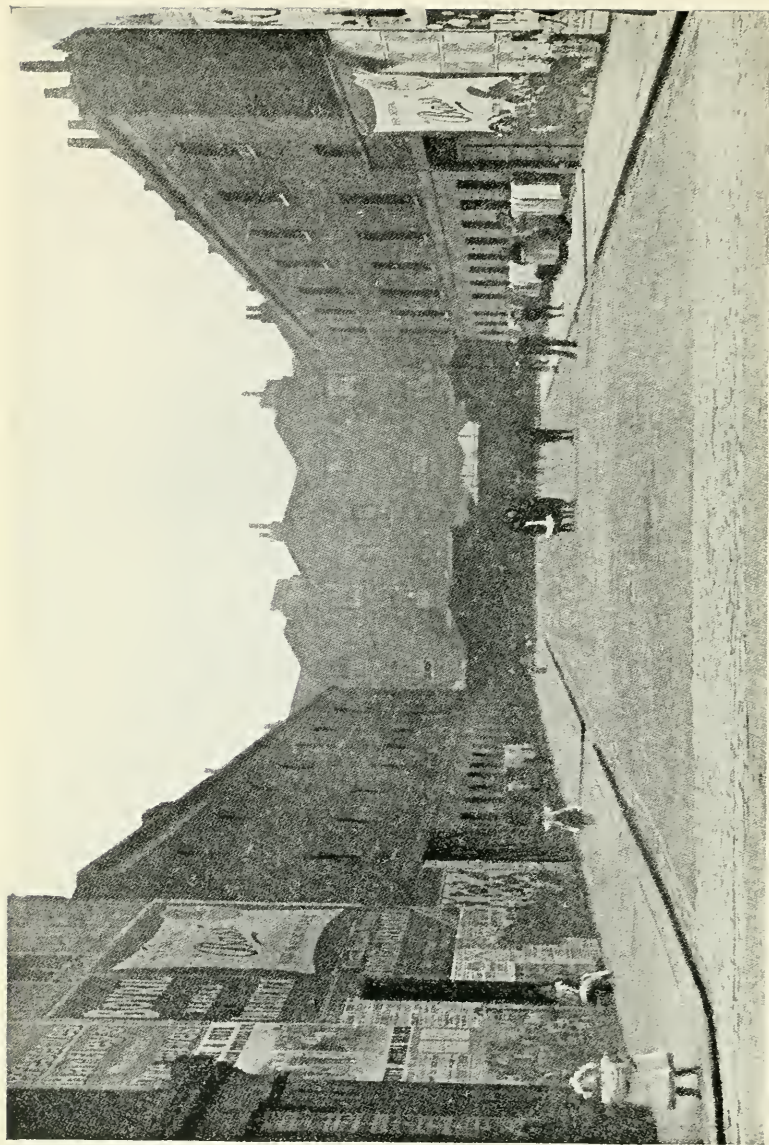
There is always at the beginning so much to learn as to the best way to set about the work, and when the time comes for taking action, it is easier to work with a few.

The position must be made clear, and the necessary plain speaking is far better done by a pioneer society than by those who will afterwards carry on the work day by day and year by year.

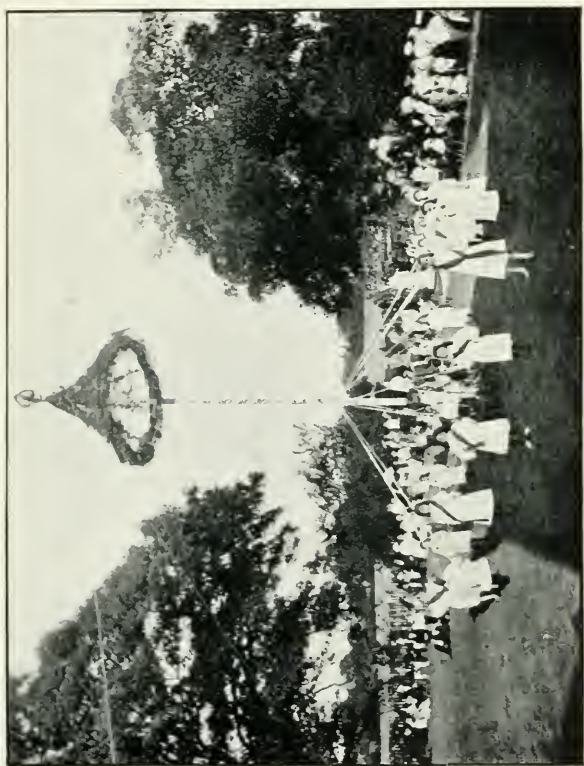
The first business of the pioneer society should be to prepare an outline map of the district they are working for on some such lines as those of the map opposite, which shows the open spaces and the black deserts of house-covered land.



Whitt, inside boundary shown by black line, represents land at present uncovered or undeveloped.
Black represents land built on and developed.
Yellow represents present parks. Blue represents reservoirs and pools.
Red represents playgrounds.
Green represents playgrounds.



A STREET IN ONE OF THE LONDON SUBURBS RATHER BROADER AND MORE AIRY THAN USUAL, THOUGH DISFIGURED BY ADVERTISEMENTS AND UNTIDINESS. THE ONLY PLAYGROUND OF THE CHILDREN.



A CHILDREN'S PLAY-GROUND.

IN A CO-PARTNERSHIP VILLAGE, EALING.

Maps like this will educate public opinion very quickly, and their influence will be greatly assisted by the collection of a few figures showing how many inhabitants there are to each acre of open space. These figures will strike home, and the map will complete the story by showing what long distances most of the people have to go before they get to any open space at all. Public parks on the outskirts are excellent for high days and holidays, but they are no use for little children to go to by themselves on ordinary week days.

The next business for this pioneer society is to go about quietly and ascertain what land is available for their purpose, and at what price. They will probably be offered plenty of sites with all sorts of enticing suggestions, but when they come to close quarters the majority of these sites will have to be rejected because the price asked is much too high.

When suitable sites have been selected, a public appeal must be made for the total sum required to complete the various proposed purchases. When a large proportion of the total sum has been raised by voluntary subscription, the sites should be offered to the Local Authority, on condition that they complete the purchase, and find the money required to lay out and maintain the land as public playgrounds. Some Local Authorities are far too extravagant in their methods of fencing in and laying out small playgrounds. In such cases it will be necessary to demonstrate how the work ought to be done. Shrewd and patient bargaining must be exercised in the purchase of the necessary land, and the laying out must be done in the simplest possible manner. Little children will derive no benefit from handsome gates or expensive landscape gardening. When this policy has been established then the movement should be handed over to a democratic organisation with branch committees in every ward of the town. These branch committees will supply information about available land; and, when the time comes for the Local Authority to do its share of the work, the organisation will provide useful support.

When the small open spaces are laid out, the branch committee concerned will take a special interest in their being properly cared for, and can take measures that will make it impossible for hooligans to destroy what has been done for the good of their neighbourhood.

Housing Reform and Open Spaces Associations have great possibilities in all sorts of ways for the benefit of the people, and they should be founded on the sound principle of the people doing something for themselves, instead of, as is sometimes the case, leaving it all to be done by others.

CHAPTER V.

THE PREVENTION OF FUTURE EVILS.—TOWN PLANNING.



MOST town dwellers have to earn their living in a factory or an office, where light and air is comparatively restricted, and they cannot lead such a life with the greatest advantage to themselves and to the community, unless they have means within easy reach for rest and recreation in fresh air, as well as for work.

The most insular of Englishmen will scarcely attempt to maintain that opportunities of this nature are in any sense adequately provided in our towns. Millions of English town children have no playground within practical reach except the streets. The young men find it extremely difficult to obtain suitable cricket and football fields. Miss Elliston's expression, "Ain't got nowheres to play," exactly describes the circumstances of an overwhelming proportion of our rising generation, on whom depends England's future strength and prosperity.

Each year makes it harder for men to get allotments on which they can not only get rational enjoyment, but also materially increase the family food supply. The women have no place to go out to where they can enjoy an odd hour, and often find no better choice than the front-door step, or the nearest public-house.

We cannot by legislation make people healthy and happy, but we can give our town dwellers fewer temptations to irrational excitement, and more opportunities for beneficial enjoyment than they have at present.

We can, if we will, let light and air into our towns; we can, if we will, make the most and not the least of the sunshine.

Far from assisting rational town development, modern means of communication are at present only spoiling the beautiful and life-giving country districts, whereas they

might be used to the great advantage of the whole nation, if only the rapid development and extension of our towns were carried out on a coherent and cohesive plan.

This unhappy state of affairs has drawn attention to our towns, and many clear-sighted cautious men are thinking that the remedy lies in giving Local Authorities comprehensive control over the development of the districts under their administration, with power to encourage and direct the numerous private agencies engaged in house-building rather than in encouraging them to undertake municipal house-building schemes, which can at the best only assist the very small proportion of the population directly provided for.

It has been already shown that existing legislation has resulted in a few good houses and a great many bad ones. It has discouraged instead of encouraged the provision of open spaces and playgrounds for the people, as part of the ordinary business of estate-development and house-building. No housing enterprise is generally useful unless it is carried out on sound business lines, which all and sundry can copy if they will.

In other countries the importance of town development has long been recognised, and some of their cleverest men have for many years past been engaged on the solution of the hundred and one difficult and complicated problems connected with such extension. Here in England, we have only just begun to realise the necessity for attending to the question at all, and yet there is none of greater national importance.

It has been thought by some that "Back to the Land" would solve all our difficulties, and with the underlying idea of this popular cry I confess considerable agreement; but as practical men we must realise the conveniences for production and distribution afforded by our towns, the concentration of population caused by the introduction of machinery, and the fact that man is a gregarious animal. We must seek some way by which to bring the country to the town, and the town to the country.

It is with this idea in their minds that those most intimately connected with the practical work of housing reform in England, are so earnestly and strenuously advocating the policy of Town-planning.

The primary objects of Town-planning are:—

1. To facilitate and encourage thorough *co-operation* between all concerned in the provision and supervision of housing accommodation for the people, in order to provide town populations with the light, air, and space essential to human health. Such *co-operation* would avoid the waste

now caused by inelastic bye-laws, which give Local Authorities no power to meet landowners in the cost of estate-development, even when they are willing to restrict the number of houses per acre, and provide open spaces for rest and recreation. Town extension is a business question, and should be dealt with on give-and-take business lines. Red tape is fatal.

2. To ensure the exercise of *foresight* in reserving plenty of room where eventually main thoroughfares will be required. During the last thirty years a vast expenditure has fallen on the ratepayers of England for the demolition of buildings which never ought to have been put up.

3. To take into account *everything* that helps to make life worth living, to consider the surroundings of a house as well as the house itself. Cheerful surroundings are quite as important as healthy homes.

Town-planning may be considered as an endeavour to do for a town what an architect does for a house, when he sits down to draw out the plans before digging his foundations. He considers what he wants, and then does his best to fit in his various requirements to a harmonious whole. It is only by this means that he obtains what is required at a reasonable cost.

The wise development of a town is of vital importance, not merely to one individual, but to a very large number of people, and the questions to be considered are much more numerous and complicated than the questions involved in the erection of a single house.

If it is necessary (and everyone recognises that it is) to plan out a house as a whole before starting to build, then a thousands times more it is necessary in the interests of public health, public convenience, and public economy, to plan out towns as a whole before new developments are allowed.

The first principle of Town-planning is to consider beforehand the constituent parts of a modern town, and then to arrange them in such a way that the result shall show an ordered harmony.

We cannot suddenly undo all the mistakes of the past, but at least we can try to prevent mistakes in the future by planning out in a comprehensive manner urban and suburban districts before the work of development is commenced. If we had power to consider first how existing towns ought to have been planned, and then year by year to make our town improvements in accordance with that plan, we might by degrees correct past mistakes, and on systematic economical lines gradually bring our centres of population up to the standard required by modern conditions of life.

Instead of that we remedy a bit here and a bit there, in the piecemeal and extravagant fashion now accepted as satisfactory by those Englishmen who do not know how much better things could be managed, and in fact are managed, elsewhere.

The principle of Town-planning has proved of great assistance in other countries in the co-ordination of town improvements, and could be used in a similar direction in England. But there is a much larger possibility of usefulness in the planning out beforehand of new districts. It is so much easier, as well as so much cheaper, to prevent evils than to undo them.

The constituent parts of a town may be roughly divided under the following heads :—

1. Manufactories.
2. Warehouses.
3. Offices.
4. Shops.
5. Public parks, playgrounds, and small spaces.
6. Public buildings.
7. Private dwelling houses.
8. Public streets and other means of communication.

A town extension plan contemplates and provides for the development as a whole of every Urban, Suburban, and Rural area likely to be built upon during the next thirty or fifty years. Wide avenues are provided for the main traffic between the centres and the outskirts, narrower streets for ordinary traffic, and again narrower and less expensive roads or drives for purely residential quarters. Parks and small open spaces and playgrounds are provided for beforehand, instead of waiting till the land required has risen to an impossible price, and in a sensible plan these "lungs" are located on back land, not on valuable frontage, as is so often the case to-day in this country. Districts are allocated for factories on the opposite side of the town to that from which the prevailing winds come, and here there are railway lines, and where possible water communications.

The future town is divided into districts, and these districts are graded. High buildings close to each other are allowed in the centre and on main arteries; in residential districts buildings must be lower and more dispersed the further they are from the centre of the city or its main arteries. In those streets where traffic is light, and a sufficient distance is maintained between the opposite lines of houses, narrow and inexpensive roadways or drives are allowed in order to keep

down the cost of estate development, which in modern English suburbs is responsible for at least 1s. per week on a 6s. 6d. house.

Warehouses should be placed in a convenient position for the factories and other consumers of the goods stored there. Business offices should be in the centre of the town, where land is dear, because the heavy ground rent is more than met by the time and money saved by the convenience of this position.

Public buildings should also, as far as is convenient for the work they have to do, be placed in the centre of the town in commanding positions, not only for the sake of the time and money saved by the convenience of the position, but also as a reminder of the town's corporate existence, and a daily inspiration to local patriotism.

The natural position for shops is on the main thoroughfares, where customers are continually passing to and fro. The shop-keepers will have heavier rents and rates to pay in main thoroughfares than in side streets, but their position acts as an advertisement, and they will make more money with which to meet their liabilities.

This question as to how far shop-keepers benefit from wide streets is a controversial point. It is obvious that if there were two main thoroughfares running parallel to each other, the one wide and the other narrow, more people would use the wider street, assuming, as we must, that both streets provided an equally short route between different parts of the town. On the other hand, experienced shop-keepers in Bond Street, London, contend that they get more trade in a narrow street where customers can, from either footpath, see the goods displayed in any given shop. It is quite possible that the people who use Bond Street spend more money per head than the people who use Regent Street, but I venture to think that the total business done in a given length of Bond Street shopping, is very much less than in the same length of equally well-managed Regent Street shopping, because in the latter street so many more people are able to pass backwards and forwards. If this view is correct, then shop-keepers, as well as other business men, can afford to pay in their ground rents a great part, if not all the cost of the wide main avenues necessary for through traffic.

Public parks, playgrounds, and open spaces, on the other hand, should, as far as possible, be situated on cheap land—what is technically known as back land. It is a lamentable waste of money to use up valuable frontage with a park, which would be far more pleasant and healthful for those who use

it, if placed as far as possible from the noise and bustle of the town. These places are required for rest and recreation, and therefore it is more efficient, as well as more economical, to put them in side streets or at the backs of houses.

This is specially important in the case of playgrounds for little children. A mother of the poorer classes has no time to take her babies to the park; they have to fend for themselves, and cannot go more than a very short distance from home, nor is it safe for them to cross main thoroughfares. One of the first essentials to an efficient town plan is to have dotted about at very frequent intervals, on cheap land, small plots of open ground, where the little ones can amuse themselves without being a nuisance to others, or in danger themselves, as they now are when playing in the streets.

The same principle applies with equal force to the situation of the houses themselves. Under present arrangements, a considerable item in the rent of small houses is the ground rent for the land on which they and their back yards stand, and this is due to the fact that poor men live on dear land, whereas rich men live on cheap land. The time has come for recognising this unfortunate anomaly, and adjusting it as far as those responsible for the management of national and local affairs are able to do so.

Landowners who at first opposed Town Planning are now, with very few exceptions, strong supporters of the policy, and frequently assist in drawing out the plans. They find in the long run that Town Planning *pays them*, as well as benefiting the community.

That is a short description of Town Planning. It is not essential to the policy that Local Authorities should have power to make complete, definite, and unalterable plans of the undeveloped land within their boundaries; on the contrary, it would be far better in practice that the general plan should be more or less flexible. In Germany, the making and publishing of complete plans by the Local Authority has led to considerable trouble and expense to the rate-payers. As time goes on, and the work of development is carried out, if those responsible are efficient people, they are sure to see possibilities of improvement in detail. The general skeleton scheme must, of course, be adhered to, but it is often discovered in carrying out the scheme, that greater convenience would be ensured, and less expense incurred by some change in detail in, for instance, the curve of a main thoroughfare, or the juncture of some side street. Perhaps this results in the reduction in value of land that in the original plan was front land, but after the alteration, is in a less advantageous position. If this land has already

changed hands on the assumption that it was valuable front land, as has happened abroad, then heavy compensation will have to be paid by the ratepayers. Under the draft scheme for a Town Planning Bill prepared by the Association of Municipal Corporations, given in Chapter VIII., this difficulty is surmounted.

Another essential provision is that there must be full right of appeal to the Local Government Board for everyone interested in the development of new districts.

This chapter began by reminding my readers that while the places where town-dwellers work may be, and probably must be in clustered districts, where light and air are restricted, yet their dwellings should preferably be on the open outskirts, and therefore we now have to consider how to get the people from their homes to their work and back again.

For that purpose, the first requirement is wide main thoroughfares, and if forethought is exercised, it is comparatively easy and inexpensive to make these main thoroughfares pleasant and healthful. Healthful, because they are wide, and therefore act as long ventilators for the town, and pleasant as well as healthful, by planting trees, which are most useful, by their property of absorbing noxious gases, as well as being pleasant to the eye.

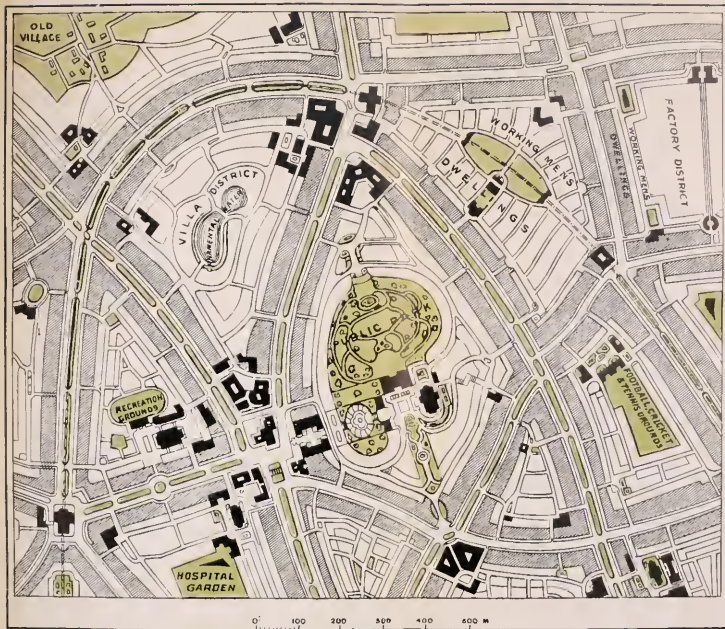
In London, the greatest city in the world, the necessity for wide main thoroughfares was not recognised by public opinion until it was too late to provide them, except at overwhelming expense, due to the enormous cost of compensating the owners of the buildings that had to be demolished. In provincial towns it is not yet too late to provide for the wider distribution of our population, because expensive buildings have not yet been erected very far from the centre.

Illustrations much assist written explanations, and I am much indebted to Dr. Ludwig Hercher for permission to reproduce his ideal town plan. This is an imaginary plan arranged to provide for all the requirements of town work and town life in a complete, harmonious, and economical manner.

Wide tree-planted avenues are provided for the convenience of main traffic, and here are located the shops and business premises of those whose commercial enterprises will be greatly benefited by the position of their establishments.

Narrower streets for ordinary traffic, and again narrower and less expensive roads or drives for purely the residential quarters of the poorer as well as of the richer classes, so that the weekly rents of small houses may not be artificially forced up by the interest on the money spent on road making, where





Public and other principal Buildings
and future extensions thereof.



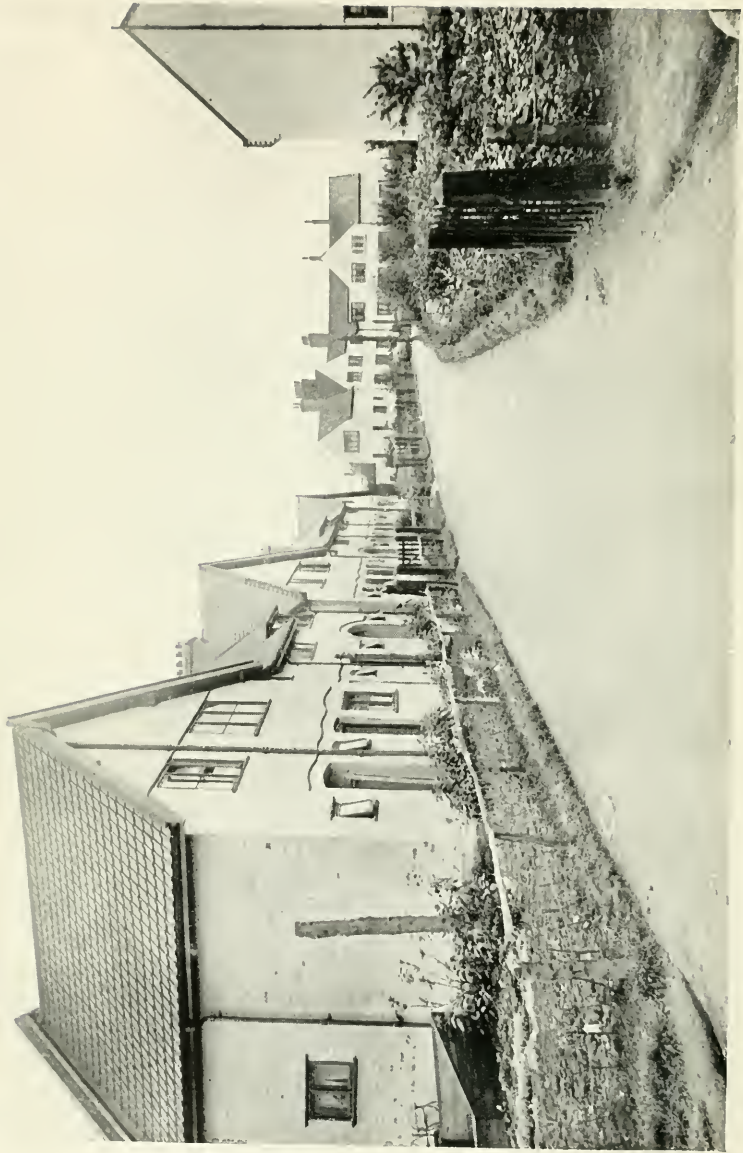
Business
Premises.



Manufacturing Districts.
Also Residential Districts.

IMAGINARY PLAN, SHOWING SOME OF THE MAIN PRINCIPLES OF TOWN PLANNING.

Prepared by Dr. Hensler, a German expert.



A VIEW OF EARSWICK, SHOWING ECONOMICAL ESTATE DEVELOPMENT.



A VIEW OF BOURNVILLE, SHOWING UNNECESSARY EXPENDITURE ON ROAD-MAKING.

a narrower roadway with trees and grass on either side would be all sufficient for the traffic, and infinitely healthier and pleasanter for the residents.

Parks and small open spaces and playgrounds are provided for beforehand, instead of waiting till the land required has risen to an impossible price, and these lungs are located on back land, not on valuable frontage.

A special district is set aside for factories, presumably on the leeward side of the future town, and here are provided means for getting in cheaply and easily the raw materials required, and sending out the finished articles produced.

On this plan is also shown in skeleton the future town divided into districts according to the class of buildings allowed, and the various districts are carefully graded. High buildings close to each other are only allowed in the centre and on main arteries. In residential districts buildings must be lower and more dispersed, the further they are from the centre of the city or from main arteries.

In England, this dispersion of small houses, or, to use the current expression, the restriction of the number of houses per acre, cannot be carried out in practice without charging house rents beyond the means of the poorer classes, owing to the heavy cost of estate development caused by our expensive regulations. In Bournville, for instance, Mr. Cadbury's model village, the house rents might have been considerably lower if the Local Authority had been able and willing to allow narrower macadam, whilst maintaining the width between the houses, where nothing heavier than an occasional cart is ever seen.

The photographs opposite illustrate the point. No. 1 shows a road at Earswick, a model village founded by Mr. Rowntree. It is in a rural district, and subject to rural bye-laws. No. 2 shows a road at Bournville, which is in an urban district, and subject to urban bye-laws. The Earswick road is quite wide enough for all the requirements of the tenants, and the rents of the houses are well within the means of working men. The Bournville road is much wider than necessary for the convenience of the frontagers, and great expense has been incurred in curbing and channelling, which expenditure was saved at Earswick. The result is that the rents of most of the houses at Bournville are above the means of ordinary working men.

The difference between the rents at Bournville and Earswick must not be understood, or rather, misunderstood, to be in any sense a criticism of Mr. Cadbury's great work. There is, in my opinion, no one who has done more for

housing reform by example as well as precept. His influence for good in this direction is not confined to England alone; it is widely recognised abroad, and by no means the least of the services he has rendered to the cause is his practical demonstration of the fact that our inelastic English bye-law system presses most hardly on the very people it was designed to help.

Mr. Cadbury saw at the very beginning of his work that nothing he did would be of any general use unless he did it on lines that any other individual or company could copy—that is, unless he insisted on a return for the Trust of 4 per cent., even if it devoted, as it does, the interest to public purposes or extension. It is his steady adherence to this sound business principle that has brought out the object-lesson I have endeavoured to explain.

I might have compared Bournville with the ordinary modern suburb, but that would have been misleading, and therefore I have purposely compared estates, both of which have been developed by public-spirited landlords, using all their brains and energy to do the best possible for their tenants, and the result shows the imperfections of our urban bye-laws. Earswick, under bye-laws suitable to small house districts, is much more satisfactory to the working man's pocket than Bournville, under what are commonly known as the model bye-laws. In both cases the capitalist has received 4 per cent. and no more.

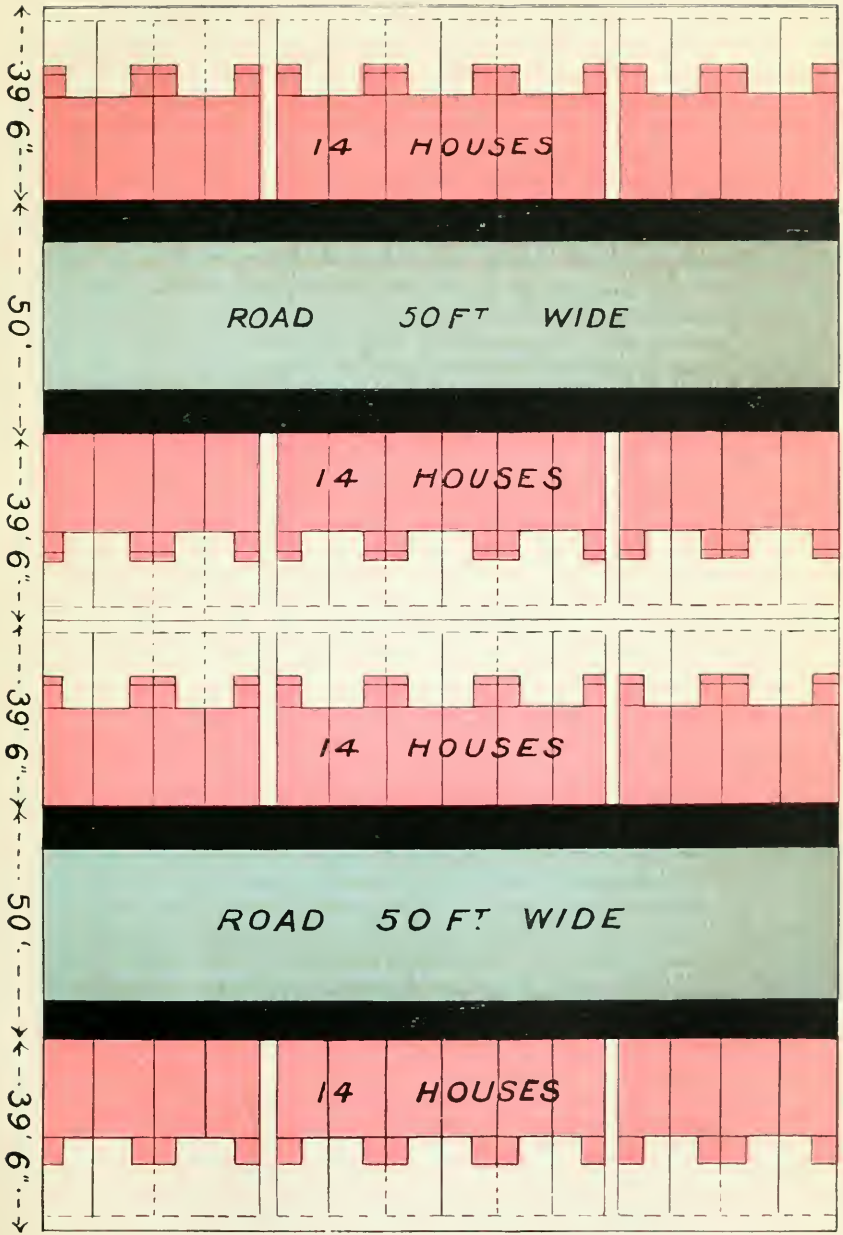
This comparison is certainly fair; I hope it may prove useful, but we must not forget that at least nine-tenths of the house-builders of this country are engaged in the business simply and solely to make a living, and we must consider how existing regulations and administration affect this body of men.

The heavy expense of estate development compels the ordinary landowner to put as many houses to the acre as the bye-laws allow, in order to earn interest on the capital invested.

The following plan and photograph illustrate the direful results of the present utter absence of co-operation between those engaged in the provision, and those engaged in the supervision of housing accommodation for the people. The photograph shows one of the many dreary deserts of macadam on which people with small means have to "feast" their eyes in the modern English suburb. The plan shows fifty-six houses to the acre, an arrangement which is not only not prevented, but is actually encouraged by the model bye-laws.

No thoughtful man will advocate the letting of houses

168' 0"



PLAN MADE IN CONFORMITY WITH THE BIRMINGHAM BYE-LAWS, SHOWING FIFTY-SIX HOUSES TO THE ACRE.



“ BYE-LAW ” ROAD.

below their economic rent, by means of subsidies from the rates, in one form or another, either overt or covert.

Wages follow rents, and therefore that policy would only result in providing capitalists with cheap labour at the expense of the general body of ratepayers. Capitalists, as a body, are quite able to take care of themselves without any outside assistance, and there is no reason for providing them with cheap labour at the expense of the general body of ratepayers.

The object of housing reformers should be to level up, not to level down; we should endeavour to secure the best possible housing accommodation within the means of the people, and not to reduce rents by cutting quality or manipulating the local rates.

At the same time it must not be forgotten that if house rents are too high, owing to bad organisation or bad management, then either we shall not get the people we want to help into the houses provided, or if they do go in they will overcrowd them with lodgers in order to pay the rent.

Some may think that municipal inspection ought to prevent this evil; but practical men know that no amount of inspection will correct the results of a policy that is economically unsound. The driving forces behind unsound economic conditions are far too strong to be affected to an appreciable degree by any inspectorial arrangements, especially in this country, where we set so much store by the liberty of the subject.

CHAPTER VI.

THE ECONOMIES TO BE EFFECTED BY TOWN PLANNING FOR LAND-OWNERS, HOUSE-BUILDERS, RENTPAYERS, AND RATEPAYERS.



THE hygienic and æsthetic advantages to be obtained by Town Planning are now becoming more or less generally recognised, but the economic advantages obtainable have not been so often and so fully explained, and therefore I propose, even at the risk of some repetition, to gather together in one chapter the economies to be effected by Town Planning, and present them collectively, and I hope, convincingly before my readers.

Our two greatest national assets are the land and the people. I have shown in Chapter I. how wastefully the land of England is used for housing purposes. Our bad housing conditions are responsible for untold loss through the physical inefficiency of the people. The loss to the nation caused by large numbers of our wealth-producers always being in indifferent health, and therefore not able to do so much and such good work as they could if physically fit, is at least equal to the amount collected each year by the Chancellor of the Exchequer from the pockets of the people. The financial loss to the country—direct or indirect—through waste of human health, is largely caused by the conditions under which one-third of the population live.

There are many whose actions, both public and private, are based on the assumption that it does not matter to them what happens to the rest of the community. They forget that we are all members of one body politic, and injury or loss to any member is injury or loss to all.

Under our present system it is impossible to re-organise our towns because of the enormous expenditure that would be involved, nor is it possible without Town Planning to prevent the continuance of waste.

Those who have gone into the prime cost of providing houses for the people, are aware that healthy homes with cheerful surroundings cannot be provided at rents within the means of the poorer classes on land that costs more than £300 per acre. Millions of the poorer classes in this country are housed on land, the capital value of which is £3,000 per acre or more, and very large numbers* of our town-dwellers are living upon land worth £10,000 and over. I have purposely taken £3,000, and not £10,000, in comparison with £300, because it is always wise to understate rather than overstate a case, especially when it is as strong as this one is.

While on the one hand, the life and strength of the people is being frittered away by overcrowding them on land at £3,000 an acre, there is a practically unlimited supply of land now available for housing purposes, which at £300 an acre would show the owners a very handsome profit.

Just as I have purposely understated the value per acre of overcrowded housing land in our towns, so also I have overstated the value per acre of empty land available for housing purposes on the outskirts of our towns.

A shrewd and patient man, going the right way to work, would have no difficulty in finding plenty of land for this purpose at considerably less than £300 per acre. The £3,000 land could be used to far better advantage in other ways, and the use of vacant land for housing purposes would bring large profits to the owners.

These two great national extravagances, *i.e.*, the unmethodical use of land and the destruction of the people's health, are so large and at the same time, so common, that few people take any notice, and still fewer take the trouble to master the figures involved.

Attention is often drawn to the inhumanity and the barbarous ugliness of our national housing, but few reformers explain the enormous waste of money that is involved, and still fewer realise the magnitude of the sums that are wasted. It is a negligible proportion of our population that has had the opportunity of acquiring the habit of thinking in millions, and few even of these have applied the habit to the solution of social problems.

The unnecessary waste of human health and human strength in this country is stupendous, and cannot be expressed in figures, but by dint of taking considerable trouble, it has been ascertained that at least £30,000,000 of the ratepayers' money has been lost in about thirty years,

* Some quite poor people still live in the City of London where land changed hands the other day at just under one million pounds per acre.

through lack of Town Planning powers. In the early part of 1907, the Association of Municipal Corporations sent out inquiries on this point to 300 county boroughs and boroughs. It is true that replies were only received from a comparatively small number of places, and a considerable proportion of those who sent no figures were just those who had spent the most money. No reply, for instance, was received from any Local Authority in London.

Even so, the total expenditure confessed to, amounted to no less than £12,147,336 during ten years alone. Since the Association issued their report in May, 1907, further information has been obtained, and it is clear that the total amount stated above, viz., £30,000,000 in thirty years, is certainly well within the mark, and explains to a considerable extent the reason of our ever increasing local rates.

The ways in which this wanton waste of health and wealth could be stopped by the introduction into public affairs of better organisation and more co-ordination may be summarised as follows :—

- (1) Reduction in the cost of estate development.
- (2) The bringing into the market of more land for housing purposes.
- (3) Co-operation between Local Authorities and land-owners, and landowners amongst themselves.
- (4) The pooling and redistribution of small plots of land.
- (5) Harmony between buildings located on adjacent sites.
- (6) Prevention of evils instead of heavy compensation for their cure later on.
- (7) The assistance of first-rate men in Town Planning, with business experience.

1. The various possibilities of reducing the cost of estate development have been so fully dealt with in other chapters that it is not necessary to explain them again here, but an interesting example of the expense and delay caused by our present system occurred the other day at Hull. The local bye-laws prevented the erection of a Garden Suburb. In order to get over the difficulty, the Local Government Board were appealed to, and they sanctioned the necessary change in the bye-laws. As a consequence, the Hull bye-laws are being specially altered to meet the case, which is excellent so far as it goes, but will take time, and occasions great delay. This is a serious matter to most men engaged in the business of house-building, because loss of time means loss of interest on capital.

Town Planning powers would enable Local Authorities to

co-operate with landowners without having to consider the exigencies of a central authority, in what is, after all, a purely local matter. These ought to be dealt with in a prompt and business-like manner, considering each case on its own merits. A cast-iron theory is disastrous.

The provision of main arteries for through traffic would, on the other hand, increase the cost of estate development, unless a change is made in our present practice. It has always seemed to me unreasonable that the cost of providing for main traffic should fall entirely on one set of people—that is, on those who suffer the annoyances, as well as benefit by the advantages of the site. This is inequitable.

One of the reasons why main streets in our towns, or on the outskirts are not now made as wide as they should be is, because the landowner has to pay the whole cost of road-making.

Impartial people will, I think, agree that the landowner ought not to be called upon to bear more than that proportion of the cost of a road or street that is necessary for the convenience or advantage of his frontagers. For instance, shop-keepers and other business men benefit materially from having premises on main thoroughfares—they do more business—they can afford to pay their share of the cost of road-making; but the tenants of private houses would, as a rule, much prefer to live away from the noise, dust, and motor smell of a main thoroughfare.

It is manifestly unfair, and therefore economically unsound, to make the tenants of private houses pay all the cost of a main road that is required by the Local Authority for the convenience of the general public. The frontagers on a main road ought to pay for what is clearly to their advantage; the general public ought to pay for what is done for their convenience. Those who call the tune should pay the piper.

If Local Authorities were able and willing to work with landowners on this principle, provided landowners would give up the land required free of charge, which, as far as I know, they are now willing to do, then foresight in Town Planning, combined with co-operation in town extension would undoubtedly result in saving the ratepayers' money, as well as reducing the cost of estate development.

Another way in which Town Planning pays the landowner, as well as providing the working classes with what they badly want, is by allocating for allotments, back-land not required for public playgrounds. Allotments near a large town fetch as much as £10 per acre, and by the simple method just explained, the landowner gets, without any

capital expenditure, about twice as much income from these odd bits, as he could get even for accommodation agricultural land near a town. This immediate increase of income appreciably assists the financial position.

2. (a) The reduction in the cost of estate development would bring more land into the market for housing purposes, because it would help those owners who have some free capital, but not much. They would be able and willing to develop their estates under more favourable conditions.

(b) There would still be left that large number of landowners who have no free money available. These at present hold up their land because they cannot develop it themselves, and they will not let the jerry-builder ruin the districts with which they may have many dear associations. Remove by Town Planning legislation the fear of the jerry-builder, and at once large blocks of land will come into the housing market all over the country.

(c) A third method is to bring land that is now inaccessible within easy reach of busy centres of population. The provision of main arteries for through traffic is one of the very first considerations of town planners.

(d) The result of such a policy, by increasing the supply, would, of course, be to increase competition among the owners of land rendered capable of being fully used by the nation. Free competition among sellers, or in this case it may be lessors, is always the best possible condition for consumers—that is, the public.

(e) Town Planning would also, as already explained in a previous chapter, suit the general body of landowners, for this reason: Town Planning would prevent land-sweating—that is to say, it would prevent a very small proportion of the landowning class overcrowding their land to such an extent with human beings, that there are no customers left for their neighbours.

This is exactly what is happening at the present time. Nor must it be forgotten that there is at present an immense majority of men who get very little from their land, compared with the few fortunate possessors of valuable urban estates.

3. There is at present too often a feeling of permanent antagonism between Local Authorities and landowners, no doubt based on the fact that whereas landowners, like every other class, are determined to get as much as they can for themselves, the duty of Local Authorities is to get as much as they can out of landowners for the benefit of the communities they serve.

It is not generally recognised that the expenditure of landowners in developing their land for building purposes,

eventually falls on the community. The more a landowner has to spend on developing his estate, the more he charges in rent. When this axiom is understood, then both Local Authorities and landowners will get much nearer what they are aiming at, because they will work together instead of pulling different ways.

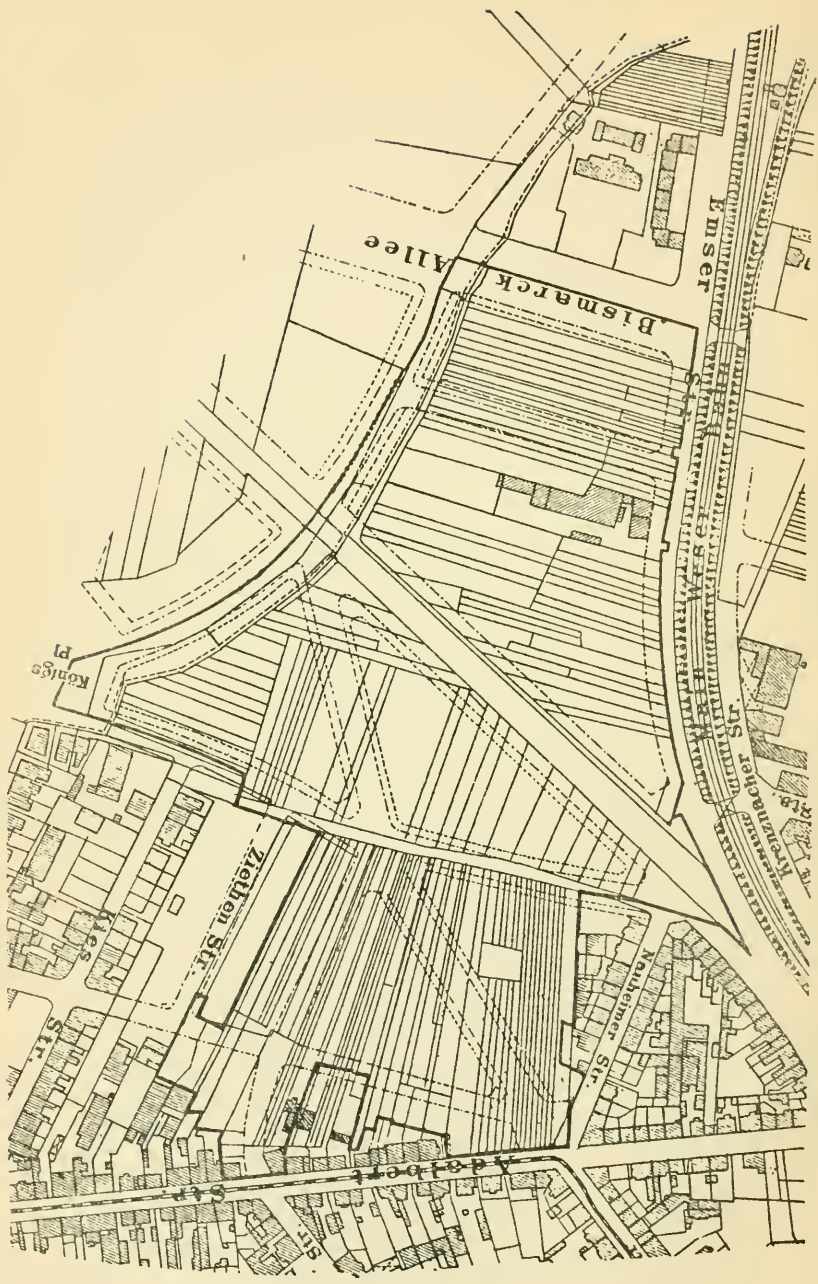
This principle has been followed in the administration of Part II. of the 1890 Act, already described in Chapter IV. of this book, with the eminently satisfactory result that the overwhelming majority of the property-owners of Birmingham are heartily assisting in the gradual reformation of our slums.

Town Planning would not only bring together Local Authorities, landowners, and house-builders to work for the same end—the good of all; it would also bring together neighbouring landowners, and avoid the loss described in Chapter II.

4. A method for attaining this object known as the redistribution method, works very well elsewhere, and could no doubt be adapted to English ideas and methods. A short explanation may prove interesting and suggestive.

Land, divided into plots among different owners, is considered as a whole, and planned out in a suitable manner, regardless of the difference in ownership, provision being made for the necessary streets and open spaces, etc. A calculation is then made to ascertain what percentage of the whole land involved is left available for building sites, and each landowner receives back a percentage of his original holding equal to the percentage of the whole area available for building. The new plot is given as near as possible to the old plot, and the question of corner sites, etc., is carefully considered and taken into account. It is invariably found that the smaller plot of land returned is more valuable than the larger plot originally held. The smaller plot is convenient for building—the larger was not.

The plans on the next two pages illustrate what happens. "A" shows the land inside the thick black line divided up into a large number of small ownerships, most of which are of little or no use for building purposes. The thin lines are boundaries between different ownerships. Plan "B" shows the land also divided into a large number of different ownerships; but now, owing to the redistribution that has taken place, each man's land is far more valuable than what he previously had. No wonder landowners approve of a system which in practice benefits, and indeed, protects them, as well as benefiting the rest of the community. There are, of course, points of detail, where one man's interests are inimical to another's, but on



PLAN A.— BEFORE REDISTRIBUTION.



PLAN B.—AFTER REDISTRIBUTION.

all the big points, the things that really count, the interests of those concerned, are identical, and the sooner this is realised the better.

At the same time, we must not forget that the argument of personal advantage to be obtained, does not always suffice to persuade everyone to come into an arrangement of this sort. There is generally the quarrelsome man who delights in cutting off his nose to spite his face, and is quite pleased to suffer considerable pecuniary loss himself, if only by so doing he is able to injure his neighbour. He does not put it quite like this to himself or to others, but this is what his actions amount to in practice. It is therefore necessary to give Local Authorities powers of comprehensive control, so that they may be able to compel the "odd men" of the landowning class to work with others.

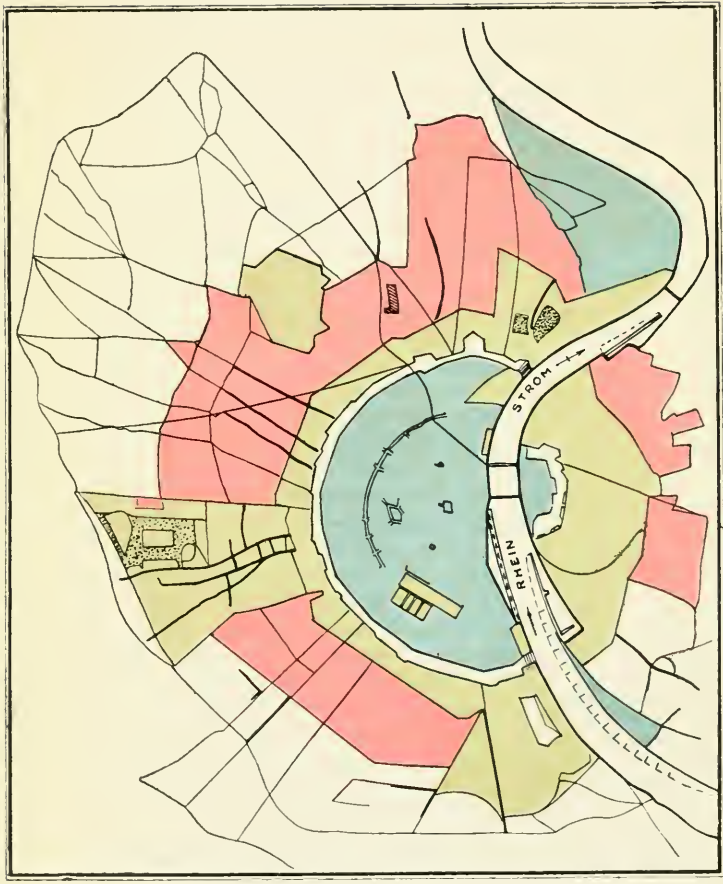
5. Another way in which Town Planning would effect great savings is by fitting all the requirements of a city into one harmonious whole. These requirements are so numerous, and in many cases so inimical to one another, that unless everything is thought of beforehand, and carefully arranged in relation to other essentials, a great deal of the work of town-building has to be done over again, than which there is nothing more wasteful. For instance, a factory emitting noxious fumes, placed next to a park or dwelling-houses, will seriously injure the vitality of the human and vegetable life in its vicinity, with the result that the money spent on the park is largely wasted, or the dwelling-houses have to be pulled down at considerable loss to the owners.

There are plenty of examples of this wastefulness in England to-day.

A hospital placed near a park would derive great benefit for its inmates, without in any way interfering with those who use the park. Many of our hospitals on the other hand, are situated in busy thoroughfares, with tall buildings all round them.

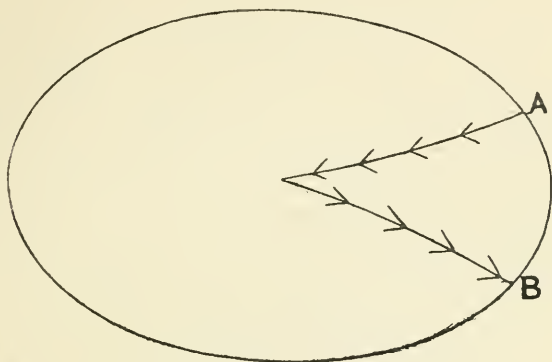
Dwelling-houses would be cheaper, as well as pleasanter, if situated on minor streets, and business premises would greatly benefit by positions on main thoroughfares.

Under our haphazard English practice, the various constituent parts of a large town are dumped down anywhere, instead of all being carefully fitted in together; and perhaps, worst of all, no adequate provision is made for getting easily, quickly and cheaply, from one part of a town to another, not only from the centre to the outskirts, but also from one point to another on the outer circle. Suppose, for instance, that someone wants to get from A to B, he will have to walk or else go right into the centre and out again, and lose time



BLUE, high buildings close together. Red, lower buildings further apart.
GREEN, open building.
The white semi-circle round the blue is the ring street.

changing conveyances at the centre, unless he belongs to the favoured few who possess a vehicle of their own. In Germany this is got over by a system of "ring" streets,



with trams, like that shown on the plan opposite. The white ring round the central portion coloured blue is a wide main artery, constructed like the radial main arteries, with plenty of room for a quick service of trams.

6. It is quite impossible to put into figures the waste of money and the waste of time (nowadays as valuable as money) that is caused by our reckless want of method. The total loss is so large, as to be quite beyond our comprehension. The ratepayers are now groaning under the cost of Town improvements, which would not have been necessary if things had been properly arranged at first. The great Birmingham Improvement Scheme of 1875, for instance, consisted in the removal of large blocks of small house property from the centre of the city, in order to make room for a business street which ought to have been arranged there in the beginning. It is still costing the town nearly £20,000 per annum.

7. The savings enumerated in this and other chapters will not be effected unless we are able to enlist the help of first-rate men in the work of administration. This could be done by co-opting on Town Planning Committees a certain proportion of experts, who have the necessary knowledge and experience to enable them to take into full consideration the legitimate interests of all concerned, as well as arranging for all the modern necessities of populous districts.

The more I go into the details of this Town Planning proposal, the more convinced I become that with the

assistance of such experts it would effect large economies for landowners, house-builders, rentpayers, and ratepayers.

Town Planning has been advocated as a philanthropic scheme, but the fact has been rather overlooked that its economic possibilities are equally great.

No reform is permanently successful unless founded on a sound economic basis. You may find an enthusiast here and there, who will provide good cheap houses for the people; but unless Town Planning pays, as it will if properly carried out, it will not really help the solution of the general housing problem, nor shall we secure to any general extent the hygienic and æsthetic advantages it is undoubtedly capable of giving us. When I advocate Town Planning for its economic advantages, I must not be misunderstood to mean by this term, the 10, 20, or 50 per cent. profit of land speculation and jerry-building. I am referring to a sound, safe, permanent 4 per cent. investment. I am considering what is generally described as the long view of business as opposed to the short view.

The economic soundness of Town Planning is due to the fact that union is strength, and division spells disaster. Here in England we are all at sixes and sevens, without foresight and without any attempt at general control of Town development, whereas there is no business in which comprehensive control is more essential to success.



THE USUAL BACKS OF SUBURBAN VILLAS. THESE ARE RENTED AT £45 A YEAR
AND HAVE NO GARDENS.



WHAT MIGHT BE PROVIDED AT THE SAME PRICE ON TOWN-PLANNING LINES.

CHAPTER VII.

POWERS POSSESSED IN OTHER COUNTRIES.



HAVE emphasised elsewhere in this book the value and the opportunities of administration in carrying out Town Planning powers. Administration is every year becoming more and more important as compared with legislation. With regard to this point, reference has already been made in Chapter IV. to the omission of Local Authorities in general to exercise the powers conferred upon them by Part II. of the Housing of the Working Classes Act, 1890. There are endless other laws, or parts of laws, upon the Statute Book, that are not enforced as they ought to be, to the detriment of the public. Everyone who knows anything about the practical administration of Housing legislation, is aware that a great deal more might be done than is done with existing powers. But when this is granted we still remain face to face with the fact that the principles of Town Planning cannot be carried out under existing legislation. Therefore it may be useful to examine the powers in force in this direction in other parts of the world. Those, however, who wish to see these powers operate, will do well to visit the countries in question, and make their own observations.

In the next chapter we shall study the Town Planning Act for Hampstead Garden Suburb, passed in 1906, the Town Planning Bill to be promoted by Liverpool in 1908, and also a few suggestions that have been made for general, and not merely local Town Planning legislation.

One of the most damaging arguments used against Town Planning has been that it comes from Germany, and a very short time ago that was enough to condemn anything in the minds of most Englishmen. Another argument used was that Town Planning might be suitable in a country like Germany, but it would be quite impossible to carry out anything of that sort in England, where the "liberty of

the subject " to do what he likes how he likes is a fetish that no public man dare attack. But these arguments against Town Planning, founded upon the example of Germany, fall to the ground when it is shown, as Mr. Horsfall has shown by his conscientious collection of facts, that Town Planning legislation is by no means peculiar to Germany. On the contrary, Town Planning powers in one form or another, are now in force in most of the other countries in Europe.

For the circumstantial evidence which my readers will find in the present chapter in support of this statement, I am indebted principally to Mr. Horsfall, the inspirer of the Town Planning movement in England. My most sincere thanks are also due to public men and public officials all over the world, who have cheerfully and promptly replied to troublesome inquiries sent to them by a stranger. We may never meet, and therefore I take this opportunity of expressing to them my great gratitude for their courtesy and kindness.

Great pains have been taken to transmit as accurately as possible the information so ungrudgingly supplied. The various countries where Town Planning regulations exist will be mentioned alphabetically.

AMERICA.

There are no Town Planning powers in force on this continent, but the idea is rapidly gaining ground. In St. Louis, for instance, a large number of leading citizens have formed themselves into a committee for the purpose of preparing a city plan, with sub-committees for dealing with the following matters :—

1. General.
2. An inner and outer park system.
3. Civic centres.
4. Street improvements.
5. Municipal art.
6. Legislation required.

A city improvement and extension plan has been prepared, and steps are now being taken to obtain the necessary legislation for carrying it into effect. Similar movements are rapidly gaining ground in New York and other American cities.

AUSTRIA.

The Town Planning legislation and administration are very similar to those in Germany, but I have no copy of their specific regulations.

Vienna, however, is a striking result of the beneficial and economical results of foresight, co-operation, and comprehensive control. About fifty years ago it was decided to remove the old walls of the city. The open space all round the town, provided by this demolition, was used for a fine wide "ring" street, with trees and gardens in suitable positions. The sites available for building were made extremely valuable by the means of communication provided, and results were so satisfactory from every point of view, that Vienna is now purchasing another belt of land still further removed from the centre, before the land required has risen above agricultural value, with a view to making a second green belt and "ring" street combined, for the sake of the health of the city and the convenience of its people. If the authorities had waited until the city had spread out as far as the land now being bought, the price would have been prohibitive.

The small city of Ulm (population about 50,000) in Wurtemberg, which is situated close to the Austrian frontier, has profited by the experience of Vienna, and is now laying out the land where her fortifications formerly stood on similar lines. She is also arranging her factory district so as not to inconvenience the rest of the city, and at the same time is providing such facilities for, and giving such encouragement to, manufacturers, that this little old-world city of 50,000 inhabitants, is fast becoming a prosperous commercial centre, the rates of which are no higher than they were twenty years ago.

BELGIUM.

The law of 1836, among other enactments, gives to Communal Councils the power of "Fixing the great highways and general plans of towns; the agglomerated parts of the rural communes; the opening of new streets, and the widening of old ones, as well as their suppression." By virtue of this disposition, the council may therefore not only determine the width of each street, but may also determine its direction, widen it, make it narrower, or suppress it; they may also create as many streets as they think proper.

Their decisions in this respect, however, are submitted to the approbation of the King, after a notice from the Provincial Council. A Royal decree, after inquiries at which private individuals have been heard, approves, that is to say,

gives legal powers for, the plan decided upon by the Communal Council.

Decrees of this kind may, in spite of private owners, reserve open spaces for the use of the public.

In order to avoid paying very dearly for streets which give an increased value to the adjoining property, the town usually comes to an understanding with the owners of the latter before making their plan, so that they may grant gratuitously the sites for future streets.

This can only be done after negotiations, sometimes long and difficult, when the projected street is to cross land belonging to a great number of different owners.

However, the cutting of numerous streets, some of them quite long ones has been accomplished—in Liege, for instance, as well as in other places—without any cost whatever to the town in respect of land purchase.

It must be noted that the plan thus decided upon by the Communal Council, and approved by Royal decree, constitutes a species of contract between the Commune and the adjoining landowners, in this sense: that the latter have a *right* to build (according to regulations) along the projected streets. This is what has often prevented the preparation, long beforehand, of general plans, because the landlords have thus an indirect means of compelling the Commune to execute at once the projected works of public way.

Whether it is a question of streets cut according to a Communal plan of straight line, or of streets opened by private individuals on their land, the construction must be in accordance with the regulations. These regulations indicate the conditions on which permission to build are granted.

All regulations state the height of houses, generally in proportion to the width of the street, but they can only contain conditions dictated by hygiene and safety.

Belgium has often been described as the freest country in the world next to England, and therefore her adoption of Town Planning is a guarantee that it is not inconsistent with national freedom.

DENMARK.

“By the building regulations for Copenhagen, the new streets are fixed to be sixty feet wide.

“If wider streets or open spaces are required, the land must be taken by the Acts of Parliament of 1889 and 1897 (the compensation settled by an Act of 1852) or we must get the land by agreement with the owners.”

GERMANY.

Germany, with her characteristic thoroughness, has carried out the policy of Town Planning more completely than any other country. Many of the best brains of the country are engaged in this important work, which in England is left to chance, governed only by petty regulations, which allow of no modifications being made in order to suit the special circumstances of each case, and which give no general control.

In Germany, plans are made for the probable extension of quite small towns, as well as the larger cities. Architects, surveyors, doctors, and engineers of the highest standing are consulted, as well as the landowners themselves. The plans are subjected to the severest and most painstaking criticism, with a view to ensuring that the requirements of a city are made to dovetail into one another. These essentials are shortly—health, convenience, employment, and enjoyment, and no one of them is allowed to interfere with the others. The plans are publicly canvassed, and arouse almost as much public interest as football does in England. The appeal to a higher authority, which is always provided for, protects the interests of all concerned. All this work springs from the Master Act of 1875. It will be useful to study a few extracts from this Act, and also extracts from other Acts of Parliament which have been passed since, as a result of the experience of the working of the original Act.

Section 1.—The street-lines and building-lines for the making or alteration of streets and squares in towns and country places, are to be decided on in accordance with the public needs, by the Executive part of the Municipal Government in conjunction with the community or the elected members of the Municipal Government, subject to the agreement of the Local Police Authority. The Local Police Authority can demand the fixing of such lines, if this be needed for police reasons, of which necessity the authority is to be the judge.

Section 2.—Lines can be fixed for single streets and parts of streets, or, to meet the foreseen needs of the near future, can be laid down, by means of building plans for larger areas.

Section 3.—In deciding on the lines, regard must be had to the promotion of traffic, safety from fire, and the public health, and care must also be taken that streets and squares be not disfigured. Care must therefore be taken that adequate width be given to streets, and that the new building areas be well connected with those already existing.

The phrase, "the foreseen needs of the near future," is considered by most town councils to mean the foreseen needs of at least the next twenty years.

The Municipal Government makes plans for all the land within the town boundaries, no matter to whom it belongs. Plans are sometimes made for very large areas.

The building plan is generally prepared by officials who are permanently employed by the town, who have received the training of surveyors, and whose experience has given them some knowledge of the work of architects and engineers. Sometimes the building plan is prepared for the town by a private surveyor. These persons, it is understood, always work under the supervision, and with the co-operation of a committee appointed by the Municipal Authority, and containing men familiar with the various interests which have to be taken into account. The Prussian Government, in May, 1876, issued instructions respecting the method of giving effect to the Lines Act of July, 1875. One of the directions is that in the preparation of the building plan, plans which have been made by, or the accuracy of which is certified by, a sworn surveyor, and which show the existing state of things, shall be used. When a plan has been made, it is shown publicly for a considerable time, and any person who is interested in any of the land to which it relates can object to any of the arrangements respecting his land, which are proposed in it, and all such objections have to be considered. But the determining consideration for the municipal authority must be the good of the whole community. Almost every municipal authority, before finally approving of a new plan, submits it to the examination of one of some six or eight men, who have acquired a high reputation for their skill in preparing plans which make new districts wholesome, convenient, and beautiful. Land ripe for development is often held in small pieces by several different people, and some of the separate holdings are extremely small, and of shapes quite unsuitable for building on. Hence it is often very difficult for owners, when a new building plan is prepared, to comply with the arrangements indicated on it, and in all such cases many sales and other exchanges are necessary before convenient building sites can be obtained. In order to facilitate and quicken such operations, by controlling "difficult" owners unwilling to agree with their neighbours, Dr. Adickes, the Lord Mayor of Frankfort-on-Main, obtained in 1902 an Act known as the "Lex Adickes" which enables the municipal authority of Frankfort temporarily to expropriate all the land of a district for which a building plan has to be prepared, to deduct from the whole

of the land all that is needed for streets, squares, playgrounds, public shrubberies, and then to re-distribute the residue among the original owners in plots suitable for building purposes. As each owner knows exactly what is coming to him, it is easy for each to buy or sell to others. This arrangement has worked so successfully in Frankfort, that the Prussian Government are proposing to give similar powers to other municipalities by means of fresh legislation that is now in draft. This draft also lays great stress on the vital point: "Care must be taken that there be provided open spaces, abundant in number and in size, also town-gardens, playgrounds, and recreation grounds."

German landowners see the need for plans in their own interest, as well as in the interests of other citizens.

The above powers are capable of producing healthy, happy towns, but it is necessary to point out that the results in Germany have by no means been always satisfactory. Those conversant with Housing conditions in Germany and England are aware that in many respects the housing of the poorer classes in England is superior to that in Germany.

HOLLAND.

The Municipal Law in force since 1851 confers powers on Municipal Authorities to make the necessary regulations with regard to public health, and for this purpose several municipalities have introduced Building Acts.

The Amsterdam Building Act not only contained a provision preventing the construction of buildings occupying more than three-quarters of the site, with a view to securing the necessary circulation of air and light, but also a regulation prohibiting the erection of dwelling-houses on a road not used as a public thoroughfare.

By this last provision, the Municipality entirely mastered the situation, for any private builder, previously to erecting houses on his property, was obliged to request the municipal authorities to make a scheme for the streets to be laid on this area. The municipality was, of course, quite at liberty to define the width of the thoroughfares, and in case of the owner not approving of the proposed scheme, the plan was not carried out, and the proprietor of the ground was practically debarred from erecting houses on his site.

The fact that the Municipal Law did not oblige the municipalities to make a Building Act, and the circumstance that many towns did not pay sufficient attention to this matter, were the principal causes for the introduction and passing of the Housing Act (1902).

According to the provisions of this Act, all municipalities are compelled to have a Building Act, while in addition to this, the larger towns are obliged to make an extension scheme with a view to ensuring the laying out of spacious thoroughfares, and a proper elevation of buildings.

ITALY.

In a communication from the Commune Di Roma, I am informed that all Italian cities can obtain the approval of regulating plans, in which may be reserved plots of land destined for public gardens. Within a settled time, which may reach to twenty-five years, the cities must buy the land that has been reserved. The town-planning legislation in this country is very similar to that of others. Space does not permit details.

NORWAY.

“The Buildings Regulations Acts empower the municipal authorities in our towns to regulate the erection and site of buildings in the surrounding rural districts within some distance from a town’s boundaries.”

SWEDEN.

The following extracts are taken from an Act passed on May 8th, 1874:—

Town Plans.

(1) For every town there shall be prepared a plan for the regulation of its general arrangements, and of the building within it. The plan shall regulate, not only the buildings, but the streets, the markets, and other public places.

(2) Those plans regulating the building in a town, which are now in force, either because they have received the approval of the King, or, lacking the King’s approval, by virtue of their age, shall continue in force in relation to all matters respecting which no change is made by this law.

(3) No building must take place in a town which contravenes the regulations of the existing plan, nor shall a town be extended into a district for which no building-plan has been prepared.

(4) Should the extension of a town into a district, which is not included in its building-plan become necessary, or, for some other reason be desirable, a plan must

forthwith be prepared for the said district, in order that no difficulty may be created by the erection of buildings before a plan is prepared.

(5) Questions respecting the town-plan are dealt with by the Town Commissioners, or, where no such Commissioners exist, by the Town Council. The plan decided on must finally be submitted to the King for examination, unless the matter in question is of small importance, such as the determination of the boundaries of an individual building site, in which case the plan decided on, if it has the approval of the Government, may be carried into effect without being submitted to the King.

(6) The town-plan shall be carefully drawn on the scale of one-two-thousandth part of the actual dimensions, On the plan, or on a supplementary plan, the contours must be clearly shown. The plan shall be accompanied by the necessary explanations.

(7) The town-plan must be prepared so as to ensure as far as possible, that the requirements of traffic, in respect of ample space and convenience, shall be supplied; that the light and air needed for health shall be provided; that the danger from fire shall be guarded against; and that there shall be the open spaces, the variety of construction, and the beauty necessary for æsthetic reasons. For this purpose, care must be taken amongst other things:—

That streets shall be wide, and shall run in the directions most suitable for traffic.

That large and suitable sites shall be provided for markets, harbours, and other places where there will be much traffic.

That wide promenades or boulevards, with shrubberies in the middle, and roadways on each side, or with other suitable arrangements, shall traverse the town, if possible in various places, and in various directions, and that as many open spaces as possible, planted with trees and shrubs, shall be provided in the town.

That on the one hand, the residential districts shall not be so large or so crowded with houses as to prevent the free passage of air, or to interfere with the work of extinguishing fires, and, on the other hand, that in the said districts the building sites shall be of sufficient size to allow of the erection of commodious dwellings, and the provision of open and well-ventilated yards.

That where possible, lines of back gardens shall be so arranged in the residential districts of the town, that there shall be on each side of the gardens a line of building sites; and also that where desirable and possible, there shall be front gardens between the houses and the streets.

(8) In no circumstances must the said back gardens and front gardens be built over, or used for any other purpose than that of gardens or other form of planted space; and it shall be the duty of the building surveyor to see that this regulation is enforced. It shall be the duty of the owners to keep the gardens always in good order.

(9) Within a period of two years at the latest from the coming into force of this law, there shall be prepared for every town in the kingdom a statement showing what parts of the district for which a plan has been prepared, it is intended in accordance with this law to incorporate as a district of the town. The said statement shall, within the period stated, be submitted to the King for approval, together with a plan of the town, which must show clearly, both the boundaries of the districts, and the extent to which the various districts are covered with buildings.

(10) The improvement of existing towns is also provided for.

(11) When a new plan is prepared, or an existing plan is altered, for the regulation of one or more districts of a town, regard must at the same time be had to the future regulation of other town districts which may possibly come into existence, so that a harmonious arrangement of the whole town may be obtained.

(12) All the provisions respecting towns, contained in this law, so far as they are relevant, are applicable also to market boroughs, ports, fishing villages, and other places in which there is a large concentrated population, should their application be called for by circumstances, and the King's Government, after due consideration, so resolve by a decree submitted to the King for examination.

SWITZERLAND.

I have not been able to obtain any general Town Planning Act governing the whole country, but I am credibly informed that the regulations in Lausanne are typical of those in force in all Swiss towns.

Lausanne Regulations.

(1) With a view to assuring the normal and gradual enlargement of the town of Lausanne, the municipality make a sketch plan of the future communication ways squares, and public promenades in the town and its outskirts. This plan also shows building-lines.

(2) The sketch plan is submitted in parts to a public inquiry lasting thirty days. The result of this inquiry is published in the official organ, and communicated by registered post to every landowner concerned. After the inquiry is over, the plan is submitted to the Communal Council for its approval.

(3) When the plan has been approved by the Communal Council, it is referred to the Council of State, which decides once and for all on the objections raised at the public inquiry.

(4) From the time the public inquiry is commenced, until the town-plan is definitely adopted, the municipality can forbid any building that will interfere with the proposed plan.

(5) No compensation can be recovered by owners on the score of their being prevented from building while the sketch plan is being considered; but if, after the plan has been decided upon, there is excessive delay in the execution of it, so far as the municipality is concerned, then owners can get compensation. Landowners may also claim compensation if the plan first approved is altered in a way to reduce the value of their property, as compared with the original arrangement.

(6) The municipality may prescribe the class of houses, and their distance apart in different districts; they also have power to determine the width, direction, and construction of roads. Special powers are given to them to modify their requirements on these points, according to the circumstances of each case.

(7) When a building-line has once been settled, it cannot be altered, and no payment of indemnity by the owner concerned, will relieve him of his obligation to carry out what has been laid down by the Town Plan.

(8) The height of buildings must be governed by the width of the street on which they front. The municipality may forbid the erection of any building that would injure the general appearance of the district in which it is proposed to be placed.

(9) Any dispute arising out of these regulations between the municipality and individual landowners or

property owners, must be referred to the Council of State, unless it refers to the question of valuation, in which case it is referred to the Special Court appointed for the purpose.

COLONIES.

With the exception of New Zealand, our older English Colonies have no Town Planning powers, but the Transvaal has a Townships Board, appointed by an Ordinance of 1905, which consists of the Surveyor-General, the Registrar of Deeds, the Medical Officer of Health to the Transvaal, the Under Secretary of the Colonial Secretary's Office, and a member of the Public Works Department. This Townships Board is invested with the following powers:—

If an owner of land desires to lay out a township, he is required to fill in a form and prepare a tracing showing the situation of the township and its gradients; also the sites he proposes to give for public purposes, etc.

The application and plan are passed by the Colonial Secretary's Office to the Clerk to the Townships Board, who examines them and obtains any further information necessary to preliminary consideration by the Board.

The applicant is required to give sites for schools, Government and municipal buildings, parks, market square, and other sites, considered by the Board necessary for the comfort of the future community.

Outside the township proper, the applicant is required to give sites for depositing town refuse, compound native location, cemetery, and if the township is on the line of rail, a site for a station. The Board uses its discretion in the number and extent of all sites, either in the township proper or outside, and in selecting the positions is guided by the report of the engineer.

Apart from the sites in the township, the Board requires the applicant to give as an endowment, to be used by the future Municipal Council for the benefit of the town (such as improvement of streets, establishment of water supplies, etc.), a large number of the lots in the township or a large area surrounding it as Town lands (commonage). This endowment is reckoned on the following basis:—5 per cent. of the town lots, and 1,000 morgen of agricultural land (a morgen is approximately $2\frac{1}{2}$ acres), or if the owner is not in a position to give agricultural land, he gives 25 per cent. of the town lots.

The applicants have opportunities of attending the

meetings of the Board, when the schemes in which they are interested are being discussed.

If the applicant agrees to meet the Board's conditions, a statement of terms and conditions, with a plan illustrating it, are passed to the Colonial Secretary, who brings the matter before the Executive Council.

A copy of the statement, plan, and Executive Council Resolution, are then forwarded by the Clerk to the Board, for the information of the Surveyor-General, who compares the Board's plan with the one submitted by the applicant's surveyor to the Surveyor-General's office, in order to ensure that the endowment lots and sites for public purposes have not been disposed of or encroached upon by amalgamation of lots. The applicant bears the entire cost of survey, but no stamps are required on transfers or diagrams.

New streets shall be laid out so as to preserve continuity of line, access, and grade, with streets already laid out.

No street (other than a sanitary passage) shall be less than forty cape feet in width, and where the Board deem that any proposed street is likely to be used as a main thoroughfare, the Board may require it to be of any greater width, not exceeding one hundred and twenty cape feet.

Every street shall have an entrance equal in width to the width of such street.

So far as possible streets shall be laid out so that no gradients steeper than one in fifteen may occur in them. On main roads, gradients steeper than one in thirty should, as far as possible, be avoided.

Sanitary passages, not less than twelve feet in width, shall be provided at the back of the lots.

JAPAN.

The municipalities of that country have considerable powers over such matters as road-making, bridge-building, and the laying out of parks, etc. At the same time they come under the supervision of the authorities of the Central Government to a certain extent.

This chapter is already fairly full of detail regulations, and therefore it did not seem necessary to trouble my friends to supply me with information as to the exact extent of the Town Planning powers possessed by Japanese municipalities. The fact that at least eleven countries, amongst which are

two British Colonies, possess Town Planning powers, entirely upsets the contention that such legislation may be useful in Germany, but is not applicable to England.

The details of powers possessed by National and Local Authorities in other countries, will, I hope, provide valuable suggestions for legislation and administration in this country. In the next chapter we shall consider English attempts at Town Planning legislation, both public and private, local and general.

CHAPTER VIII.

TENTATIVE SUGGESTIONS FOR ENGLISH LEGISLATION.



O advocate a great reform without giving some idea as to how it might be accomplished is, to say the least, incomplete and unsatisfying.

Any proposal from unofficial quarters must be purely tentative, but a careful collection of what has been done up to the present may help to prepare our minds for promised legislation.

General policy comes before details, and therefore I will first deal with a proposal for changing the administration of Housing Acts. Under this proposal the central administration of housing work is to be taken out of the hands of the Local Government Board, and put into the hands of "two or more Commissioners to be appointed by the Local Government Board and the Board of Trade." That is to say, we are to throw away all the knowledge and experience of the Local Government Board officials, and appoint in their places new and untried men.

If the Local Government Board had hopelessly failed to carry out the duties entrusted to them by Parliament, then it might be the lesser of two evils to take this great risk; but this is very far from being the case. The Board has dealt with the vexed questions of housing reform in an eminently practical and tactful manner. In addition to which they have at Whitehall an accumulated store of knowledge and experience of past difficulties—many already overcome, and others to be dealt with by fresh legislation—which will be invaluable in the prosecution of a new policy.

In matters of this sort it is of vital importance to be conversant with existing Acts and procedure in every part of the country, and not to act on merely local impressions.

It may be that the Local Government Board will find it necessary to form a special Housing Department. If so, well and good, but we shall be far safer in their hands than in the

hands of special commissioners unversed in central administration. I do not suggest that the Local Government Board is entirely immune from the defects peculiar to Government offices, but they have a difficult task in endeavouring to satisfy conflicting interests, and many of those who apply to them must remain unsatisfied. Those who always expect to get their own way must leave this world and try another. Whatever else is done, I earnestly hope that the fatal mistake will not be made of discarding the Board, and appointing special housing commissioners.

Passing now from policy to legislation, the failure of our present incomplete system must not mislead us into sweeping away wholesale the results of past experience. There is much that is bad in our existing bye-law system, and a great deal that is good. Let us reject the bad and use the good. There is no need to abolish our present system; that would be most unwise. What we have to do is to widen its scope, and introduce elasticity.

Nearly all the attempts at Town Planning that have so far been made in this country have been seriously hampered and injured by cast-iron regulations, which regulations have utterly failed in their main object—that is, to stop land and building speculation.

Garden City is largely free from unwise restrictions, and Hampstead Garden Suburb obtained a special Act of Parliament, which has enabled them to lay out their land on common-sense lines. The Fallings Park Estate of 400 acres, close to Wolverhampton, is greatly benefited from being under less severe restrictions than other places. Harborne Tenants Ltd. has benefited to a considerable extent from a special bye-law, which is, I believe, peculiar to Birmingham, enabling the Corporation to allow narrower metalling in streets, where open spaces are provided on one or both sides. For this we have to thank a committee of public men, who have rendered invaluable assistance to a policy, of which they, in common with many other leading men, have expressed unqualified public approval.

At the same time even they have not been able to help Harborne Tenants Ltd. as much as they would have liked to do, owing to regulations that could not be altered until Local Authorities are invested with Town Planning powers. A greater elasticity in the administration of building bye-laws is urgently required in cases where the number of houses is severely restricted, and where a liberal amount of open spaces are provided for gardens, playgrounds, and allotments. This elasticity, which would enable Local

Authorities to discourage jerry-building and encourage honest building, can only be introduced by Town Planning legislation that applies to the whole country.

The private Bill set out in Appendix C, and also the scheme for a Town Planning Bill, drafted by the Association of Municipal Corporations, were prepared with a view to enabling Local Authorities to assist public-spirited landlords, as well as to give general control over the development of their towns and districts. I have already explained that this Bill and draft scheme are only tentative. They are presented to meet the desire of Mr. Horsfall, with which I entirely agree, that the most careful scientific consideration should be given to the provisions of a Bill dealing with such a difficult and complicated problem as Town Extension. English Parliamentary practice makes it impossible for the Government to submit the details of their measure to the general public before they submit them to Parliament. These unofficial proposals are therefore presented for the criticism of experts, in order to get a more general appreciation of the objects to be arrived at, and the difficulties in the path.

It is always helpful to ascertain accurately the progress already made, and therefore we will first consider the Hampstead Garden Suburb Act of 1906, which was introduced by Mr. Henry Vivian as a Private Member's Bill, and specially advocated by the Right Hon. John Burns.

This Act contains the general principles which Town Planners want made applicable to the whole country, and not the least important of these is the right given to both Local Authority and Landowner to appeal to "an arbitrator to be appointed by the Local Government Board on the application of either party."

This provision of appeal to the Local Government Board must certainly be included in any national Town Planning legislation. It is also essential that a general control of the execution of Town Planning powers should be left in their hands in order to ensure co-ordination of administration, and continuity of practice.

EXTRACTS FROM THE HAMPSTEAD GARDEN SUBURB ACT, 1906.

An Act to confer powers upon the Hampstead Garden Suburb Trust Ltd., for the purpose of enabling that Company to develop and lay out lands as garden suburbs.

WHEREAS by the London County Council (General Powers) Act, 1905, the London County Council were authorised and empowered to purchase by agreement,

and to add to Hampstead Heath an area of land containing eighty acres (hereinafter referred to as "the Heath Extension"), in the County of Middlesex, belonging to the Trustees of Eton College.

And whereas it would be of public and local advantage that lands adjacent thereto should be developed and laid out on principles which will not detract from the public advantages accruing from the addition of the Heath Extension to Hampstead Heath, and will enable a residential area (in this Act called "the Garden Suburb") to be created for persons of all classes, with gardens and open spaces and other special amenities and facilities for persons of the working class and others.

And whereas it is expedient that powers should be conferred upon the company, and the local and road authorities of the district in which the streets and roads laid out by the Company may be situate with respect to such streets and roads.

And whereas by the memorandum and articles of association of the Company the dividend payable to the shareholders in the Company is limited to five pounds per centum per annum.

1. The Act is cited as the Hampstead Garden Suburb Act, 1906.

2. (1) There shall not be built in the Garden Suburb on the average throughout, a greater proportion of houses to the acre than eight.

(2) On every road in the Garden Suburb (whatever the width of the said road) there shall be between any two houses standing on opposite sides of the road, a space of not less than fifty feet free of any buildings, except walls, fences, or gates.

4. The Company may make such charges for the use of buildings, gardens, recreation grounds, and open spaces, as they may think fit.

5. (1) The Company may, in the Garden Suburb, make, form, and lay out roads of such width and in such manner, and with or without such footways, riding tracks, and grass margins as they may think fit, but the following provisions shall have effect in relation to such roads (that is to say):—

(a) Any road not exceeding five hundred feet in length, constructed primarily for the purpose of giving access to a group of houses in the Garden Suburb, and not designed for purposes of through traffic (in this section referred to as "an accommodation road") may, with the consent of the Urban

District Council of Hendon (hereinafter referred to as "the Local Authority") be exempt from any operation of any bye-laws of the Local Authority relating to the width of new streets and to footways, but shall be subject, nevertheless to all other bye-laws of the Local Authority so far as such bye-laws are applicable, provided that no such accommodation road shall be of less width than twenty feet.

(b) The provisions of the Public Health Act, 1875, as to the levelling, paving, metalling, flagging, channelling, and making good of streets not being highways repairable by the inhabitants at large, and as to the declaration and dedication of such streets as highways, and any statutory modification of such provisions shall not save with the consent of the Company apply to any accommodation road so long as the same is maintained in good order to the reasonable satisfaction of the Local Authority :

(c) Any road other than an accommodation road, shall be of the width of forty feet at the least, but need not be of any greater width notwithstanding any future provision of any bye-laws of the Local Authority relating to the width of new streets.

(d) If the Company make any road other than an accommodation road, of a greater width than forty feet, so much of the width of the said road as exceeds forty feet (hereinafter referred to as "the unmetalled part") may consist of grass margins or ground planted with trees, or laid out as gardens, and shall not, without the consent of the Company, be levelled, paved, metalled, flagged, channelled, made good, or taken over by the Local Authority, and the powers of the Local Authority under Section 150 of the Public Health Act, 1875, or any statutory modification thereof, shall not be put in force with reference to the unmetalled part of the said road without the consent of the Company, so long as such unmetalled part is maintained in good order to the reasonable satisfaction of the Local Authority.

(e) Subject to the provisions of this section, any road other than an accommodation road shall be subject to all bye-laws of the Local Authority so far as such bye-laws are applicable.

(f) The Local Authority may, if they think fit, with the consent of the Company, take over and maintain as highways, repairable by the inhabitants at large, any roads made by the Company when such

roads shall have been made up, sewered, drained, levelled, kerbed, paved, metalled, flagged, channelled, made good, and provided with proper means of lighting to the reasonable satisfaction of the Local Authority notwithstanding that such roads may not be of the full width prescribed by, or may not be otherwise in accordance with the bye-laws relating to new streets and footways for the time being in force in the district of such Local Authority.

(g) If where the consent of the Local Authority or the consent of the Company is prescribed by this section, such consent be withheld, or if any other difference arises under this section between the Company and the Local Authority, the matter in question shall be referred to the determination of an arbitrator to be appointed by the Local Government Board on the application of either party.

The following private Bill suggests a method for conferring upon Local Authorities all over the country similar powers to those conferred upon the Urban District Council of Hendon.

TOWN PLANNING BILL—ARRANGEMENT OF CLAUSES.

THE PREPARATION OF PLANS.

Clause

1. Resolution of Local Authority that plans shall be prepared.
2. Constitution of Committee.
3. Joint Committee for two or more districts.
4. Powers and duties of Committee.
5. Methods of publication.

PUBLICATION OF FACT THAT PLAN HAS BEEN PREPARED.

6. Publication, how to be made.
7. Effect of publication.
8. Rights of owners and confirmation of plan.

PUBLICATION OF PLAN.

9. How plan to be published.
10. Objection to plan.
11. Appeal to Local Government Board.
12. Plan to become binding.
13. Alteration of Town Plan.

PREPARATION AND APPROVAL OF PLANS FOR OWNERS.

14. Rights of owners not effected by plan.
15. Plan for adjoining owners.

ENFORCEMENT OF PLANS.

Clause

16. Dedication of land for public purposes.
17. Compensation payable.
18. Making up and repair of streets.
19. Assessment of compensation.
20. Dedication of part of house or building or land.

MISCELLANEOUS.

21. Power of Local Authority to deal with land.
22. Appropriation of land acquired for other purposes.
23. Amendment of bye-laws.
24. Payment of expenses.
25. Borrowing powers.
26. Local inquiries.
27. Saving of Crown rights.
28. Service of notices.
29. Disqualification of members of authority and committee.
30. Recovery of penalties.
31. Offence of plan contravention.
32. Definitions.

The draft in full will be found in Appendix C.

The following draft scheme was prepared by a special committee appointed by the Council of the Association of Municipal Corporations. Very nearly 300 county boroughs and boroughs are represented on this Association, and all the leading Town Clerks in the country take part in its deliberations.

These gentlemen, being lawyers, have very strong conservative tendencies, and would certainly not endorse any proposal that was in the slightest degree revolutionary. Conservatives and Unionists, at any rate, may therefore feel perfectly safe in following their lead.

Those who agree with Mr. Horsfall and myself in desiring that this important matter should be scientifically considered in all its bearings, can feel complete confidence in the results of deliberations of a body of experts in municipal law and administration.

17th April, 1907.

ASSOCIATION OF MUNICIPAL CORPORATIONS.

DRAFT SCHEME FOR A TOWN PLANNING BILL.

“ 1. Every person who shall intend to make or lay out any new street, whether the same shall be intended to be used as a public way or not, shall give one calendar month's notice to the Local Authority of such intention, by

writing delivered to the surveyor of such Authority, and shall at the same time leave or cause to be left with the said surveyor such plans and sections with such particulars as the Local Authority shall from time to time by regulation prescribe, and every plan so deposited shall show the position of such intended new street relatively to the streets nearest thereto, and shall also disclose the position of any projected adjacent streets so far as such projected streets are known to the person intending to lay out the new street.

“ 2. Every new street within the district of a Local Authority shall be laid out and formed of such width, and at such level, and with such materials as the Local Authority shall in each case determine, and the Local Authority shall prescribe what proportion of the width of such street shall be laid out as carriageway and footway respectively.

“ 3. The Local Authority may, at any time after a plan for a new street has been deposited, and before the same has been approved, vary or alter the intended position or direction of such intended new street, for the purpose of securing more easy and convenient communication with any other street adjoining near, or leading thereto, or for the purpose of making such new street communicate therewith at a more convenient level.

“ 4. When any such plan shall have been deposited as aforesaid, and before the same shall have been approved, it shall be lawful for the Local Authority by notice in writing, addressed to the person depositing the plan, to require the dedication to the public of land adjoining the said street as an open space, and upon such dedication the said land shall vest in the Local Authority. The Local Authority shall pay or tender compensation to the owner, or other person interested in the said land for any loss or damage he may sustain in consequence of the required dedication of the same as aforesaid, the amount of such compensation in case of dispute to be settled by arbitration in manner provided by the Public Health Act, 1875.

“ 5. The Local Authority shall have power to make regulations from time to time, prescribing the number of houses per acre which may be erected upon any land in any part or parts of their district.

“ 6. For the better or more convenient development of their districts a Local Authority shall have power, with the consent of the Local Government Board, to purchase land by agreement either within or without their district, and to borrow such sums for the purpose as the Local Government Board may sanction.

“7. In addition to the securities upon which Local Authorities are authorised to invest any moneys belonging to them standing to the credit of any sinking fund or loans fund, they may invest any such moneys on mortgage of any lands held on lease from the lending Local Authority, provided that the loan does not exceed two equal third parts of the value of the leasehold interest at the time of investment.

“8. For the more convenient administration of the powers of this Act, the Local Authorities of adjoining districts may appoint joint committees, and Section 57 of the Local Government Act, 1894, shall apply accordingly as if the same were set out in this Act.

“9. The expenses of a Local Authority in the administration of this Act shall be defrayed in manner provided by Sections 28 and 29 of the Local Government Act, 1894, for urban and rural districts respectively.

“10. If any Local Authority shall make default in enforcing any provisions of this Act, complaint may be made to the Local Government Board in manner provided in Section 299 of the Public Health Act, 1875, and the Local Government Board shall have in relation to such complaint all the powers conferred upon them by the said Act.

“11. For the purposes of this Act Local Authorities shall have power to appoint committees to carry out all or some of the provisions of the Act, and to co-opt upon such committees persons who are not members of the Local Authorities.

“12. (1) The Local Government Board may direct any inquiries to be held by their inspectors which they may deem necessary in regard to the exercise of any powers conferred upon them under this Act, and the inspectors of the Local Government Board shall, for the purposes of any such inquiry, have all such powers as they have for the purposes of inquiries directed by that Board under the Public Health Act, 1875.

“(2) The Local Authority of any district in which any such inquiry is held shall pay to the Local Government Board any expenses incurred by that Board in relation to any inquiries referred to in this section, including the expenses of any witnesses summoned by the inspector holding the inquiry, and a sum to be fixed by that Board not exceeding three guineas a day for the services of such inspector.

“13. In this Act, if not inconsistent with the context, the words and expressions “Local Authority,” “person,” “owner,” “street,” shall have the same meaning as is assigned to them in the Public Health Act, 1875.

“ 14. The provisions of this Act shall be in addition to, and not in derogation of the provisions of any local Act.

“ 15. Due provision is to be made for enforcing the Act by penalties or other means.”

The fundamental difference in principle between the private Bill and the draft scheme is, that under the Bill Local Authorities make the plans; under the scheme landowners make the plans, which are submitted to the Local Authorities for criticism and alteration. The latter is, to my mind, by far the sounder line of action. The function of Local Authorities should not be to do all the drudgery themselves. Overseers who work themselves are never so efficient as those who keep themselves free to incite others to work, and see that the work is done properly.

Another advantage is that, by not calling upon the Local Authority to publish a plan, there is no risk of compensation having to be paid when the plan is altered, as must, from the very circumstances of the case, often happen when plans are made so far ahead.

In countries where the Local Authority makes and publishes a complete plan, the value of land is naturally affected by its position in relation to main arteries, parks, etc.

As the years go by, circumstances change, and those responsible see, as the work of town extension progresses, how improvements can be made on the original proposals. It is, of course, out of the question to re-arrange the whole scheme: that would be contrary to the root idea of Town Planning; but little alterations in detail will convert front land into back land, with a consequent loss to the owner.

When a man builds a house or a factory, he has complete plans made beforehand, but as the work proceeds, he often sees how improvements can be made, and he is free to do what he thinks best. It is important that Local Authorities should have the same freedom to alter their town plans in details, without having to pay owners heavy compensation for doing so. This freedom can be secured by the draft scheme of the Association of Municipal Corporations, but would be denied to Local Authorities by the private Bill.

The objection to the landowners making the plan instead of the Local Authorities, is the danger of not securing a complete and comprehensive plan. That would be entirely got over if Local Authorities were to make a complete plan for their own private use, to be consulted when the landowners' plans were submitted to them for approval. This plan should be private, and subject to alteration as things developed. The mischief caused by the failure of our bye-law system,

Tentative Suggestions for English Legislation. 9.

due largely to its inelasticity, should teach us not to fall into the same error with a Town Planning system.

There must be power to alter our town plans in detail as the actual work of town extension proceeds, and safeguards must be provided to protect the ratepayers against being called upon for compensation in respect of such alterations in what, after all, will only be the expectations of landowners. This class of the community should rest content with the great benefits they will derive from the more orderly and more rapid extension of urban districts.

There is another serious evil to guard against, and that is the overcrowding of land round a properly planned district. Just as the proximity of a park or large open space makes the adjacent land more pleasant to live upon, and therefore more valuable, so does a well-planned neighbourhood attract the attention of the land speculator and the jerry-builder to the building sites in its immediate vicinity.

We have examples of this at Garden City, Bournville, and other places in England; and in Germany, where Town Planning ideas are put into practice more thoroughly than in any other country, the examples of this evil are very numerous.

I have the authority of Dr. Stubben for saying that, so far as Germany is concerned, this evil is principally due to the fact that the Germans are used to, and like tenement dwellings, and it is by no means entirely due to Urban Authorities being endowed with Town Planning powers, and Rural Authorities having no such powers. In England, flats are, fortunately, not popular with the poorer classes, but there is nevertheless a real danger, that if only our county boroughs and boroughs are endowed with the powers advocated in this book, then the districts just outside the jurisdiction of our towns will be ruined, just as is the case with our suburban districts.

It is therefore of vital importance that the whole of England should be mapped out into Town Planning districts, in order to secure that this proposal for protecting our national health and national wealth shall be effective everywhere, and not merely here and there.

To those who can see ahead, it will be evident that Town Planning is quite as important for rural districts as for any others.

Liverpool and Manchester have already taken steps to obtain powers in the direction of Town Planning. Extracts from the Liverpool Corporation Town Planning Bill which has been prepared for the Parliamentary Session of 1908, will

be found in Appendix C. In 1906 the Manchester City Council approved of several alterations in their bye-laws drafted with the object of enabling them to put similar principles into practice. These new bye-laws have not yet (February, 1908) been approved by the Local Government Board, and therefore no particulars can be given.

Some opponents of giving English Local Authorities Town Planning powers have suggested that the whole case could be met by the alteration of existing bye-laws. The delay experienced by Manchester has been of great inconvenience to the city, and shows the urgency for decentralisation—that is, the need for Town Planning powers.

CHAPTER IX.

ENGLISH EXAMPLES OF TOWN PLANNING.



THE Garden City idea, that is to say, the restriction of the number of houses to be built per acre, and the provision of open spaces where the children and young people can play and the older people can rest and enjoy themselves in a rational manner, has undoubtedly captured the imagination of the British people, unimaginative as we admittedly are. This feeling has been made manifest in the large number of attempts that have been made in this direction during the last very few years. Bournville, Coryndon, Ealing, Earswick, Hampstead, Hull, Leicester, Manchester, Oldham, Plymouth, Port Sunlight, Sevenoaks, Sheffield, and Warrington Garden Suburbs, to say nothing of Garden City itself, and three proposed garden suburbs in the immediate neighbourhood of Birmingham, are overwhelming proof that the Garden City idea is no longer a mere dream; it is already a practical reality.

In all these new settlements the same practical common-sense objects are being striven for, but in only one of these—viz.—in Garden City itself, has the courageous attempt been made to found a new city on what was previously merely agricultural land. No one hopes more earnestly than I, that the First Garden City may prove so successful that many others may be started in its wake. It is so infinitely easier to achieve the hygienic, artistic, and economic objects of Town Planning when starting with a clean slate, that one would like to see our over-grown towns done away with, and new ones built in their stead, if only this were possible. But our task is to improve existing towns as they are, and gradually, with infinite patience and perseverance bring them up to what they ought to be. This will be an expensive and laborious, but not an impossible undertaking. But one of the most urgent questions of the moment

is to prevent the repetition of mistakes due to haphazard methods.

At present I would only remind you that each succeeding year new streets are being made and new buildings are being erected on the outskirts of every town that has the slightest pretention to prosperity. It is our business to see that these town extensions are properly carried out, and the attempts already made in this direction, although very meagre compared with other civilised countries, owing to the absence of Town Planning legislation, are yet sufficient to supply us with many valuable lessons as to how best to set about our task in this country.

So much has been written, and so well written, about the hygienic and artistic advantages of Town Planning, that I will in this, as in other chapters, confine myself chiefly to the economic advantages to be obtained.

Garden City, which is not hampered like urban districts, with extravagant and unsympathetic bye-laws, meets the economic ideas of town planners in many important respects. It is pioneer work, and therefore of necessity mistakes have been made, but the total result is most encouraging and instructive.

The beauties of Port Sunlight are too well known to require description, but Mr. Lever makes no secret of the fact that the rents received do not cover the charges incurred. Bournville is equally beautiful, and has this great advantage from the all-important economic point of view, that Mr. Cadbury has from the very first always insisted that the rents received should show a 4 per cent return on the capital employed. The weak point here is that very few of the houses in Bournville are let at rents within the means of the poorer working man; this is largely due to an extravagant bye-law system that insists upon unnecessarily wide and expensive roadways, involving a very heavy expenditure on estate development. The interest on this extravagant expenditure has to be paid by the tenants, and by this means large numbers of respectable working men are deprived of the benefits which Mr. Cadbury has been at such pains to provide them with.

The Town Council of Hull have been confronted with the same difficulty in the case of Mr. Reckett's garden suburb on their outskirts. They applied to Mr. John Burns for assistance, and the Local Government Board is now modifying the building bye-laws of Hull, in order to help the working men in that area.

Of the remaining schemes enumerated above, I propose to deal with only five:—Earswick, Fallings Park,

PLAN OF PROPOSED VILLAGE
AT EADSWICK NEAR YORK
FOR MESSRS ROWNTREE & CO.

REFERENCE.

1. COTTAGE, GARDEN & RESERVATION CHAIN.
2. COTTAGE, GARDEN, (CONCRETE CURB)
(LIMITED BY HEDGES).
3. COTTAGE, GARDEN.
4. COTTAGE AND RESERVATION BATH.
5. COTTAGE.
6. COTTAGE, GARDEN.
7. COTTAGE & GARDEN.
8. COTTAGE, GARDEN, RESERVATION BATH
(FOR GARDEN BATHS ETC. ALSO
GARDEN AND RESERVATION).
9. COTTAGE & GARDEN.



DRAWING NO 7280.
OCT. 1917

PLAN A

Coryndon, Hampstead, and Harborne, one of the three Birmingham schemes. The remaining ten schemes are either so little advanced, or have been so hampered and hindered by extravagant bye-laws, that they are of little use to the main purpose of this book, which is to show the economic advantages of Town Planning.

EARSWICK is laid out on strictly economical lines, so far as road-making and estate development are concerned. In that district the bye-laws do not insist upon more than eighteen feet roadways of macadam, where it is obvious that no greater width is required.

Plan A, with its references, needs little explanation. The village is governed by a Trust similar to the Bournville Trust, but owing to the absence of extravagant bye-laws Mr. Rowntree has been able to provide labourers' cottages with a living-room 20 feet by 12 feet 6 inches, a larder, and scullery on the ground floor, and three bedrooms upstairs, at a rent of 5s. per week, exclusive of rates. Attached to each house, is a garden of not less than 350 square yards, which is considered to be as large as a man can easily and profitably work by spade cultivation in his leisure time. Semi-detached cottages are rented at 5s. 9d. per week, and parlour houses at £16 to £20 per annum, all exclusive of rates. The houses do not occupy more than one-seventh of the sites on which they are built.

The 120 acres comprising the estate have been planned out as a whole by Messrs. Barry Parker and Raymond Unwin, Architects, Garden City and Hampstead. The roads vary considerably in width. The main roadways are 18 feet, with about 6 feet of grass between the roadway and the footpath on each side of it. There are other roads in which there is a roadway of 16 or 18 feet, and a grass margin without any footpath. The distance between the houses on either side of these roads is more than 50 feet. In Station Avenue the distance is over 100 feet. Trees are planted in the grass verges. The trees and hedges that were found upon the estate have been worked into gardens, instead of being cut down as always happens in the ordinary modern suburb. The references on the plan show that everything has been provided for in the way of quiet rest, healthy recreation, and the public institutions necessary to the rational desires of such a community. 10 or 12 acres out of the 120, have been reserved as open spaces. The houses are so placed or designed that the main living-rooms of the house get a sunny aspect, and when this cannot be otherwise attained, the living-rooms are put at what would ordinarily be the back of the house.

THE FALLINGS PARK GARDEN SUBURB, near Wolverhampton, has not been favoured by any special legislation, but it has been fortunate in coming under the jurisdiction of a sympathetic and sensible Local Authority. They have recognised the great economic benefits to be obtained for their constituents, by the public-spirited and business-like policy of meeting the landowner, Sir Richard Paget, half way in the give-and-take spirit that he has adopted towards the community and its representatives.

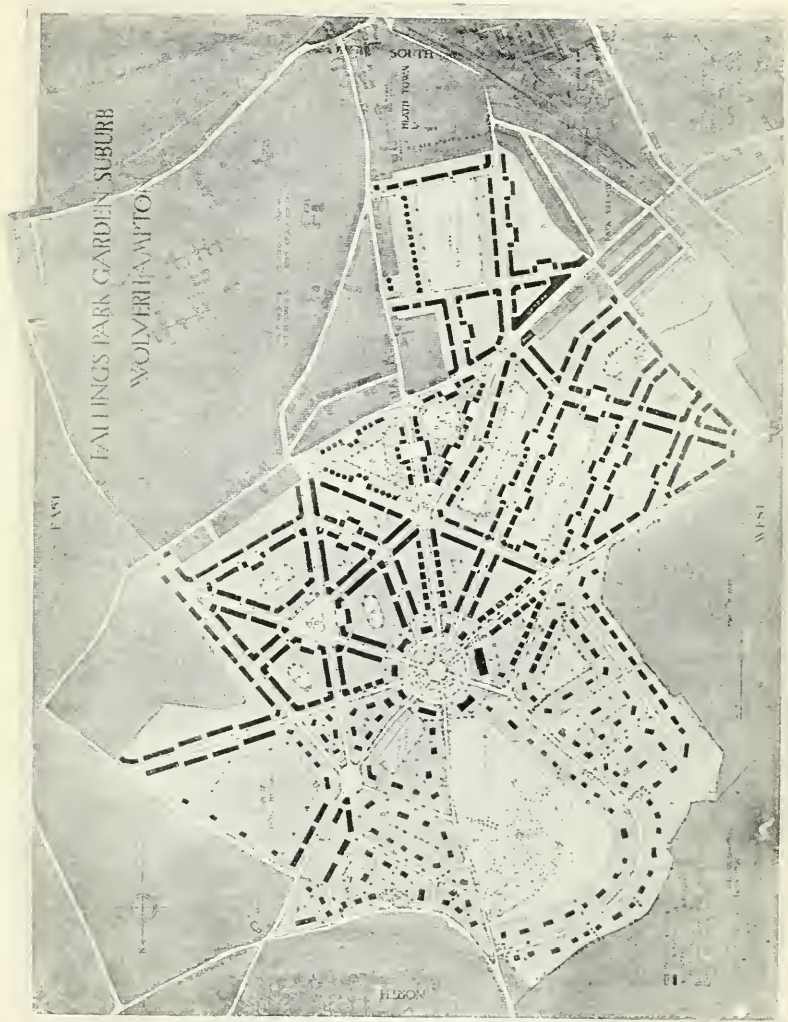
Plan B shows the estate of 400 acres laid out as a whole, with wide main roads where they are required for through traffic, and narrower side streets for ordinary traffic. There is a fine central feature to lend dignity to the suburb, and inspire those feelings of local patriotism without which good government is impossible. Open spaces are preserved where they are of most value to the people—namely, in close proximity to their homes.

One of the greatest needs of modern times is the provision of playgrounds for the children, which shall be so near to their homes that they will not have to cross busy streets. A considerable portion of these open spaces are located on back land, thereby avoiding the waste of valuable frontage. The open spaces on this estate would have cost an impossible sum unless they had been planned out beforehand, and in the long run this cost would have fallen on the tenants of the houses.

Plan C shows on a larger scale the arrangement of a triangular piece of land abutting on the Cannock Road. Two interesting features of this plan are the location of the playground and allotments away from the main roads, and the narrow inexpensive pathways leading to the houses. These provide all the means of access that are required, and do not unnecessarily increase the rents of the houses. The dreary deserts of macadam in our modern suburbs are more often than not far wider than is necessary for the traffic that goes along them, and the payment of interest on this extravagant expenditure falls on the tenants of the houses.

The Fallings Park scheme is unique among what are known as Garden City and Garden Suburb movements, in that it is not promoted by a Local Authority or society of public utility, nor did the promoter have to buy land for the purpose.

The landowner saw that in the long run he would get a better investment by having his estate properly planned, and getting decent property erected on it. By the exercise of foresight, he will be able to provide all the amenities essential to a healthy happy community, at a low cost. He



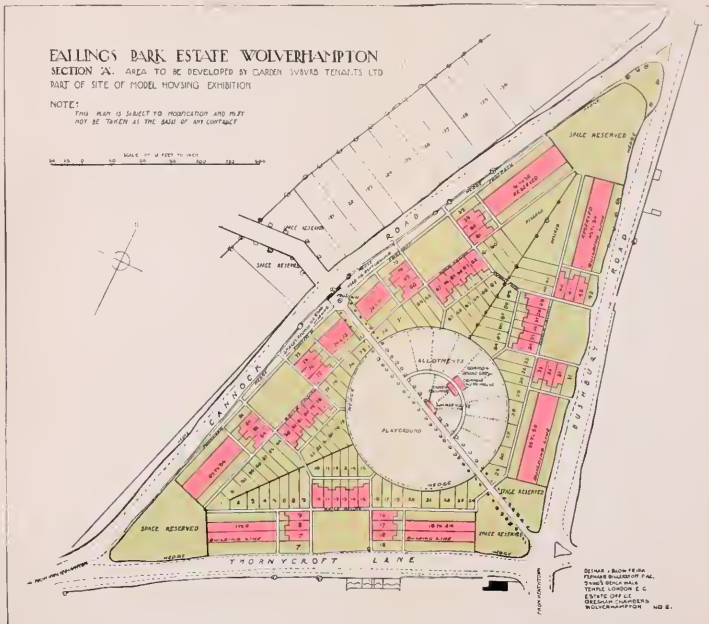
PLAN B.—FALLINGS PARK GARDEN SUBURB, WOLVERHAMPTON.



EAILING'S BARK ESTATE WOLVERHAMPTON
SECTION 2A. AREA TO BE DEVELOPED BY GARDEN SVAVAS TENANTS LTD
PART OF SITE OF MODEL HOUSING EXHIBITION

NOTE:

THIS PLAN IS SUBJECT TO MODIFICATION AND MUST
 NOT BE TAKEN AS THE BASIS OF ANY CONTRACT



DESIGN & BLOW FROM
 FERNER BUILDING CO. LTD.
 25, BUCKINGHAM GATE
 LONDON, W. 1
 ENGINEERS & ARCHITECTS
 WOLVERHAMPTON

PLAN C

will be able to choose his tenants, and therefore get good ones. The Local Authority, on the other hand, saw that it was well worth their while, in the interests of the community, to meet Sir Richard Paget in the cost of estate development, in order to enable him to carry out his far-sighted policy. If Sir Richard Paget had held up his land, as so many do, until he could secure a big price per acre, he might, by waiting, have got his price, but meanwhile interest on the value of his land would have been piling up against him, and it is doubtful whether he would in the end have been so well off as he will eventually be under this scheme. He has grasped two business principles on which so many concerns have been built up:—

1. "Small profits and quick returns."
2. "Always maintain good quality."

The Local Authority on the other hand, have seen that the supervision of estate development is a business question.

Some complaints have been made that Sir Richard Paget has been treated too leniently by the Local Authority concerned, and a fear has been expressed as to the state of affairs that would come to pass if all builders of small house property were treated as he has been. There need not be the slightest fear on this score. It will be quite safe under Town Planning legislation to allow Local Authorities to make concessions to landowners giving such advantages. The land speculator and the jerry-builder will not touch this sort of business. It is steady safe business, showing a permanent return, which is just what they do not want. They want a gamble at the expense of the lives and strength of the people.

There are many who think that nothing serious can be effected towards the solution of the Housing problem without municipal land purchase. I have strong leanings myself towards land purchase, and shall discuss this question in another chapter; but at the best, municipal land purchase must be a very slow process, and meanwhile unhealthy suburbs rapidly increase. If this can be prevented by the co-operation of landowners and Local Authorities in the promotion of schemes like Fallings Park, then surely practical men should accept such help and be thankful. I have already expressed a strong opinion in favour of municipal land purchase, but much can be done before having recourse to such a policy. If landowners all over the country come forward with their help, land purchase may not be necessary.

The example of Sir Richard Paget has already taken effect. Three or four other landowners in various parts of

the country are considering how to develop their land for building without destroying the amenities of the district. Some of these are only small properties, but the fact that Mr. Thomas Adams, of Wolverhampton, an expert on this question, is being asked to assist in laying out these properties, shows the progress which this idea is already making with English landowners.

Social reformers have a stiff fight before them in contending against the evils of overcrowding and insanitation. In this fight they can have no more useful allies than the landowners. We stand on the threshold of a great conflict, but there is fair hope that landowners begin to see what opportunities lie before them, and that by the adoption of Town Planning they may confer a great boon on the community without loss to themselves.

A short description of one of these properties will not be out of place :—

CORYNDON.—(*The Garden Village at Peterston-Super-Ely*).—A scheme proposed to be carried out by John Cory, Esq., J.P., D.L., of Duffryn St. Nicholas.

The present scheme does not involve the establishment of a new industrial town, such as is now being realised at Letchworth. The aims of the promoters of Coryndon are to provide a model village at an accessible distance from Cardiff, where all the advantages of town and country life can be obtained.

Situation.—The site chosen is on the sloping ground forming part of the Duffryn St. Nicholas Estate, adjacent to Peterston Station, seven miles from Cardiff.

The land nearest the river will be laid out for parks and allotments, and as far as possible, buildings will not be permitted on a lower level than twenty feet above the River Ely.

The estate is situated in the rural district of Llandaff and Dinas-Powis, and is subject to its sanitary regulations and bye-laws. The population of the district has largely increased in recent years, and there seems every prospect of still more rapid growth in the future.

Area.—It is proposed to set aside an area of about 275 acres for the scheme; of this about 150 acres will be for building development, 60 acres for golf course and playing field, and 65 acres for allotments and small holdings. The building area will accommodate about 1,000 houses, and provide for a population of between 4,500 and 5,000 people.

Railway Facilities.—There is a good service of trains to Peterston Station, which adjoins the estate, but it is hoped that the G.W.R. Company will considerably improve this

service as soon as there is any sign of development. The present third class season ticket costs £5 16s. per annum, but an effort will be made to get this reduced to £5. The first class season is £9 19s. 6d., and the second class £7 16s.

The plan is so arranged that the road from Peterston Station will lead straight to the centre of the village. The existing road is slightly curved, and will require to be diverted to secure a straight line, as well as slightly raised and widened. A new bridge will be constructed, as soon as possible, across the River Ely, leading from this road to the Main Avenue, which will be 100 feet wide, and will form the principal artery of the village. The avenue will be set out with trees and grass margins, and only about one-fifth of the width will be laid down with macadam. The public buildings will centre round the upper part of this thoroughfare, including a Church, Chapel, Village Institute, Inn, etc. The Church will fill up the vista at its southern end. From this avenue the three principal crescents will run in semi-circular form towards the River Ely. Sites for all classes of houses will be provided along the two crescents which will be the first to be developed. A third crescent will afterwards be created further south. The three crescents are indicated on the plan as Pwllmyn Crescent, Cory Crescent, and Duffryn Crescent.

Class of Houses.—Provision will be made for all classes of houses ranging in price from £150 to £1,000 or more with rentals of 5s. per week upwards.

Rates.—Rates in Peterston are much lower than in Cardiff. It will be possible therefore to show a considerable saving to intending tenants of a comparatively small house in the matter of rates, representing from £5 to £6 a year to the tenant. Apart from other economies and advantages it will thus be seen that cost of the railway journey will be met from the saving in rates alone.

Ground Rent.—The ground rent will be calculated on the low basis of charging only about £50 for the land. Any addition to this will be for interest and sinking fund to cover cost of public services and roads. The first sites will probably be let at from £12 to £15 per acre, representing £1 to £2 each for the smaller houses—or about 6d. per week for one-tenth of an acre of ground, *i.e.*, 480 square yards. This ground rent will cover the cost of land, roads, sewers, laying out and provision of parks, capital charges for other public services, etc.

Allotments and Small Holdings.—Every encouragement will be given to the creation of allotments and small holdings

on the outer fringes of the estate and any low-lying lands adjoining the river to be set aside for this purpose. It is proposed to keep building operations, as far as possible, above the 90-foot contour so as to secure a healthy and bracing elevation, and the land beneath this altitude will be set aside for intensive culture and recreation.

Preservation of Existing Features and Open Spaces.—Every effort will be made to preserve the timber now growing upon the estate, and as much as possible will be made of the existing features. Trees will also be planted along the new roads, and grass margins provided where possible.

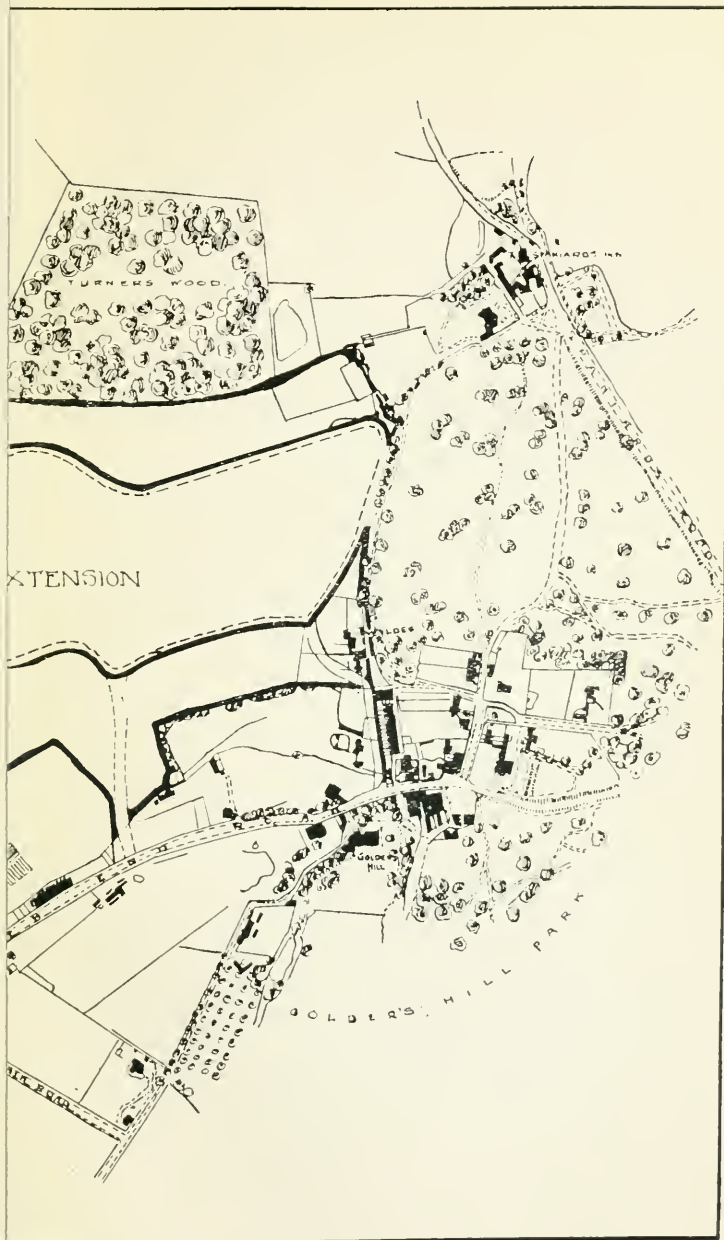
Open spaces will be reserved for public buildings such as Schools, Village Hall, Gymnasium, Village Inn, Church, Reading Room, and Lecture Hall, etc. It is not proposed to allow any licensed premises on the estate, but beyond this restriction the management of the village will be in the hands of the residents. Such questions as the provision of Churches, Chapels, etc., will be determined by the people of the village. The parks and open spaces will be laid out by Mr. Cory, and no direct charge will be made for these, as it is hoped that the cost of laying out the parks, etc., and of making the roads and sewers, will be met by the ground rents.

Financial Assistance, etc.—A scheme is being prepared to enable individuals who desire to erect their own houses, but who have not the capital for the purpose, by which 70 to 85 per cent. of the money required to build a house will be provided at a reasonable interest. By this means any individuals having £30 or £40 can erect his own house and obtain the balance on loan at 4 per cent., to be repaid over a period of ten or twenty years. All classes will be provided for, and the arrangement of the plan permits of the erection of large and small houses either in different parts of the estate, or together.

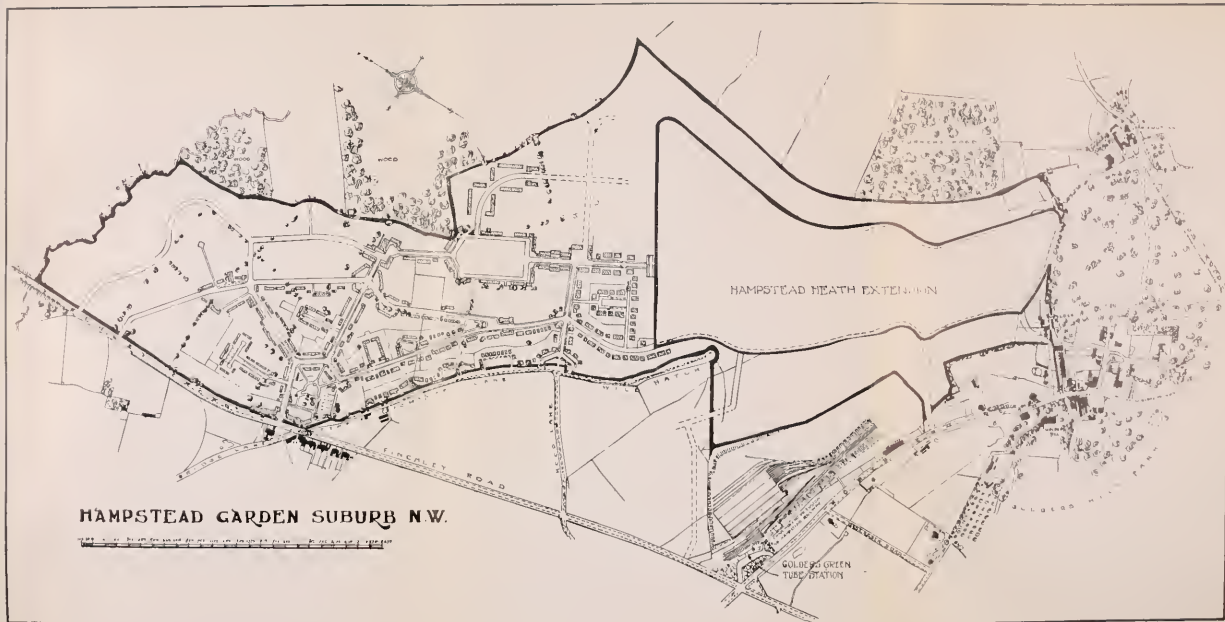
Some of the higher and more isolated sites are excellently adapted for the erection of large detached villas. The size of the plots will vary from one-twelfth of an acre to an acre, except in the small holdings area, where larger plots will be provided. The land will be let on leases of ninety-nine years at low rents, and provision will be made for renewal of leases at the end of this term subject to certain conditions, so that the leases will practically be continuous.

The HAMPSTEAD GARDEN SUBURB was freed from hampering bye-laws by the special Act of Parliament, from which extracts are given in Chapter VIII.

Plan D shows the latest proposals for dealing with the 240 acres reserved for housing. For this plan I am indebted

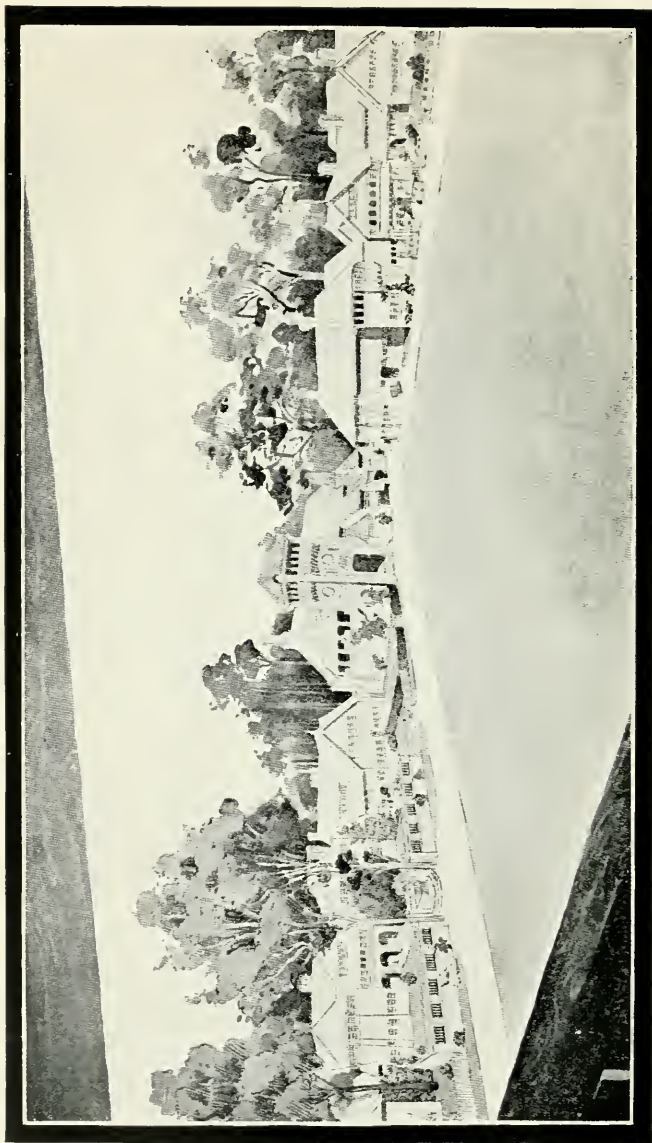


PLAN D.



HAMPSTEAD GARDEN SUBURB N.W.

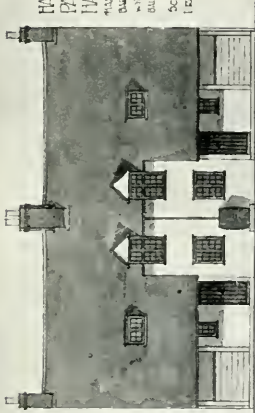
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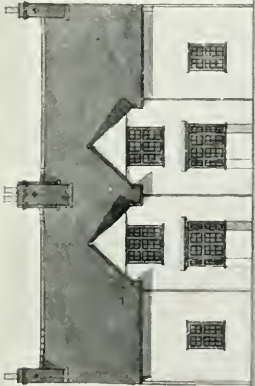
IT IS PROPOSED TO BUILD AROUND GREENS OR SMALL OPEN SPACES AS SHOWN IN THE ABOVE SKETCH, SO THAT THE INHABITANTS MAY HAVE A COMMON GAME GROUND AND ALSO SMALL PERSONALLY-CARED-FOR GARDENS.

HAMPSTEAD TENANTS.
PAIR OF COTTAGES IN
HAMPSTEAD WAY.

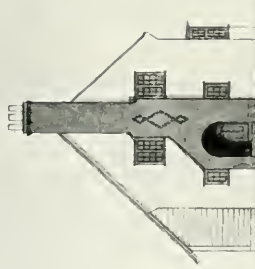
PLANNED AND DRAWN BY JOHN A. HARRIS, ARCHT. & ENGR. 100 N. W. 10TH ST. ST. LOUIS, MO.
SCALE: EIGHT FEET TO AN INCH
PENDING PATENT. 7072.



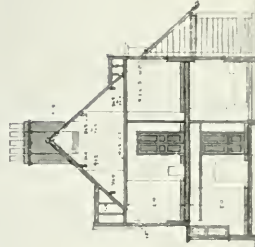
BACK ELEVATION



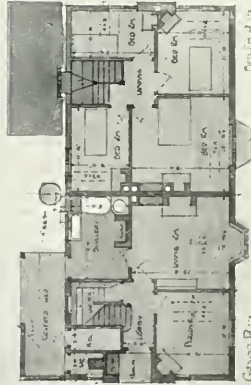
FRONT ELEVATION



SIDE ELEVATION



SECTION



GROUND FLOOR PLAN

SECOND FLOOR PLAN

to Mr. Raymond Unwin, who informs me that they are continually altering their proposals in detail, and improving upon their original ideas as to how best to deal with each part. Experience and study show them how to reduce capital expenditure, and at the same time improve the general result from both the artistic and hygienic points of view. This experience illustrates the necessity for elasticity in town plans which is drawn attention to in Chapter VIII.

Negotiations are now in process to arrange a certain amount of Town Planning conjointly with the neighbouring owner. If these negotiations are successful, the roads on the eastern side of the estate will be affected.

Another interesting feature in this Hampstead scheme is the handing over to the public of 80 acres, out of 320, to be added to Hampstead Heath, purchased by the joint action of private generosity and the municipal authorities, inspired, of course, by Mrs. Barnett, the fairy godmother of Hampstead Garden Suburb.

This was a generous thing to do, and all the more useful because business methods were not forgotten. Generosity governed by sound business principles is ten thousand times more helpful than thoughtless charity, no matter how kind-hearted. The business side of this transaction was that a strip of land all round the open space was reserved by the suburb trust for building purposes. This strip will provide valuable building sites for well-to-do people, who will undoubtedly be pleased to pay a good figure for situations that can never be spoiled owing to the permanent open space in front of them. The return from these valuable building sites must prove of great financial assistance to the rest of the scheme.

It will be noticed from the plan that small open spaces and playgrounds have been dotted about all over the suburb, and no money is being wasted on unnecessarily expensive roadways. These essentials to Town Planning have been so often referred to, that I need not emphasise them further than here.

This great scheme is due to the genius and energy of Mrs. S. A. Barnett, of Toynbee Hall, Whitechapel. Many others have helped in the work—some in big positions—many in small; but it was Mrs. Barnett who had the first inspiration, who enlisted the interest of those whose help was essential to success and who by steadfast faith and splendid enthusiasm carried to a successful issue the first example of Town Planning in this country that observes the economic requirements of the Housing problem, as well as the hygienic and artistic ideals.

This scheme is in no sense a purely local matter, benefiting only the people who are housed in this particular suburb. It is of great national importance, because it is founded on sound business principles; and until the Housing problem is dealt with on these lines it will never be solved. Housing reformers, to be successful, must have the sense to avoid unnecessary expenditure, while cherishing a feeling for the beauties of nature, appreciation of the importance to health of a liberal supply of light and air, and sympathy with the social needs and desires of human beings.

The following extracts from a speech by the Right Hon. Alfred Lyttelton are instructive and impressive:—

“The growth of our great cities present the most formidable and the most pressing problem to all those who wish for the welfare of our race. It is to this problem that this company has addressed itself, and I think we are able to put through the plans we have in view.

“We wish in the first place to have pretty and wholesome dwellings, with gardens and open spaces at hand.

“We wish in the next place to have an orderly and well-designed plan of the estate so that each house may be placed with a regard to every other house.

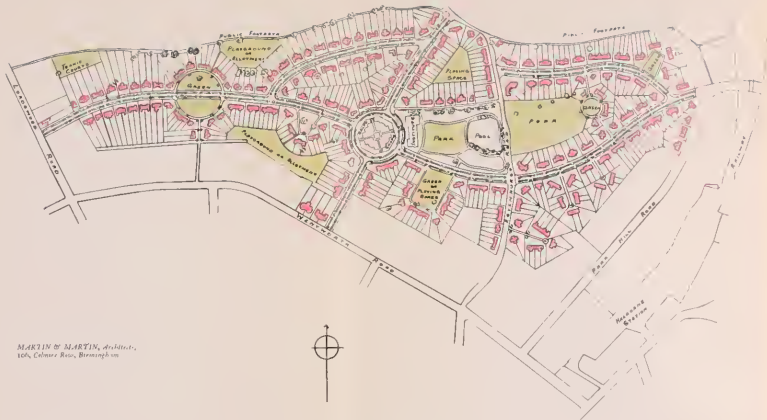
“We wish to make the life of the Hampstead Suburb a life in which men shall have understanding of each other, in which the poor shall teach the rich, and in which the rich, let us hope, shall help the poor to help themselves.

“I should like publicly to acknowledge the good feeling and co-operation which we have received at the hands of the Hendon Local Authority, in whose district this estate is situated.”

These extracts give a clear and concise explanation of the main objects of the Hampstead and other garden suburb schemes, and especially important is the help given by the Local Authority. Without co-operation between landowners and Local Authorities, success in this Town Planning movement would be very difficult, if not impossible.

I am fortunately able, by the kind permission of Mrs. Barnett, to reproduce some illustrations which draw attention in a most striking manner, to many of the evils we are all trying to put an end to.

In an article which appeared in the *Contemporary Review* of February, 1905, Mrs. Barnett draws attention to the fact that however excellent in intention Part III. of the Housing of the Working Classes Act, 1890, may be, enabling Local Authorities to purchase land outside their town boundaries



MARTIN & MARTIN, Architects,
106, Colmore Row, Birmingham

HARBORNE TENANTS LIMITED, BIRMINGHAM.
Area, sixty-three acres.

PLAN E.

for the purpose of "increasing the number of workmen's dwellings," it has in practice the great disadvantage of limiting a neighbourhood entirely to persons of one social class. She refers to a London suburb where, with a population of 63,000, there are only 123 houses with a rental that exceeds £50 a year. Rates are very high in these working class districts as compared with rates in richer neighbourhoods. We all know how well-to-do people leave a neighbourhood when small houses are erected near them on the ordinary jerry-building lines. This is contrary to the feeling of the British Constitution, which presupposes that there is in every district a leisured and cultivated class able to give time and thought to municipal and other public duties; and when such a class is absent the community suffers both financially and ethically.

Working class districts are unfortunately familiar to all of us, where there are no gardens, no trees, no open spaces, and no children's playgrounds, and where the houses are built fifty or sixty to the acre.

I am much indebted to Mr. Unwin for permission to publish plans of cottages built on this estate by Hampstead Tenants Ltd.

Our next and last example of the economies to be effected by wise Town Planning is HARBORNE TENANTS LIMITED, Birmingham.

Part of the land shown on Plan E had been laid out with roads and cross roads in the usual style, entailing very heavy expense in estate development, and arrangements had been made for far too many houses per acre.

That scheme fell through for reasons that it is unnecessary to explain now, and the land came into the hands of Harborne Tenants Ltd., who decided to deal with it on the combined principles of Town Planning of the land and co-partnership in the building of the houses.

The first step was to secure an option on some adjoining land in order to complete the scheme. The architects then had a survey made showing the position of every existing tree, with a view to preserving them as far as possible, instead of ruthlessly cutting them all down in accordance with the usual practice.

Several experienced people took for granted that the pool on the left of Ravenhurst Road would be filled in by tipping, so as to make room for more houses. We thought it better from every point of view to preserve this beauty spot as part of a park leading up to our central feature—the institute and shops.

The next question to be considered was how to approach

the houses to be built with the least possible expense in road making, etc. In this respect we were more fortunate than some, owing to the fact that no main road was required for through traffic. Parkhill Road, Wentworth Road, and Lordswood Road provide the means of communication from east to west, and Ravenhurst Road, when it is widened, will provide communication between north and south. The traffic along our roads will therefore be of a light nature, necessitating no more than 16 feet roadways. While observing the economic idea of Town Planning, we have not forgotten the hygienic and artistic ideas. We save money on road making, which means lower rents for our tenants, and we give 72 feet between the houses, as against 50 feet required by the bye-laws. Our parks, open spaces, playgrounds and allotments have been, as far as possible, located on back land, in order that valuable frontages shall not be wasted.

The circular green towards the west end of the estate is an instructive example of the economy to be effected by Town Planning. If we had been allowed by the bye-laws to put narrow roadways or pathways round this green, in the manner originally planned, which would have been quite sufficient approach to the houses, the return earned on our expenditure would have been actually greater than if we had no green at all and had placed our houses on the road. We should have been able by this arrangement to get rather more houses for a given amount of road-making; and as the capital invested is restricted to 4 per cent. interest, our tenants would have reaped the benefit in lower rents. It would be a distinct loss to the general effect from both the hygienic and artistic points of view, if this green were to be done away with and the houses placed straight along the road, which means that our tenants will be forced by the bye-laws to pay extra rent for an inferior house. This experience shows that Town Planning is urgently required even for Birmingham, in spite of our being specially fortunate in our bye-laws.

The average number of houses per acre on the whole estate is just under ten, and about ten acres of land out of fifty-three have been reserved as open spaces, playgrounds and allotments.

Another important object of Town Planners is to prevent one man's land being injured by the manner in which neighbouring land is laid out. On this estate we have had an instructive example of how this mutual injury, which so often happens under present conditions, can be prevented

by mutual co-operation, and greatly to the advantage of both the parties concerned.

When our plans were nearly completed it was found that in one part of our estate a small piece of land belonging to someone else was required in order to make the whole scheme thoroughly satisfactory. The owner was approached, and by a process of mutual give and take, both parties were benefited.

Another important feature of this scheme—as also of the Fallings Park and Hampstead schemes, is the adoption of the principle of co-partnership in the ownership of the houses. The methods by which this is carried out will be fully described in a later chapter.

The promoters of Harborne Tenants Ltd., intend to get a fair return on their investment—that is, 4 per cent. or 5 per cent. Herein lies one of the most interesting features of this particular experiment. Those responsible for raising the capital required are determined to pay 4 per cent. on the loan stock. It will therefore make no difference whatever to the capitalist partners in the venture how much expenditure is required to develop the estate; they will get their interest whatever happens. But it will make a great difference to the tenant partners if there is an excessive or unnecessary expenditure on making the roads, etc. The rents of the houses erected will be fixed in accordance with the expenditure involved. It will be interesting and instructive to see how the experiment works out. If it is shown, as I am sure it can be, that in the long run the development of land on Town Planning lines pays the land owner, as well as, or better than the present haphazard extravagant fashion, then we may hope that some day land speculation and jerry building will be a thing of the past.

NOTE.—The Building Bye-law peculiar to Birmingham referred to in this chapter reads as follows:—

4. (c) In any case in which an open space shall be left along one or both sides of any new street throughout its whole length in front of the houses (or in which any new street shall not be the principal or only approach to the dwelling houses), the Council may allow of a reduction of the width herein specified for such street, whether carriage road or not, as they shall see fit.

CHAPTER X.

OBJECTIONS TO TOWN PLANNING, AND THE ANSWERS.



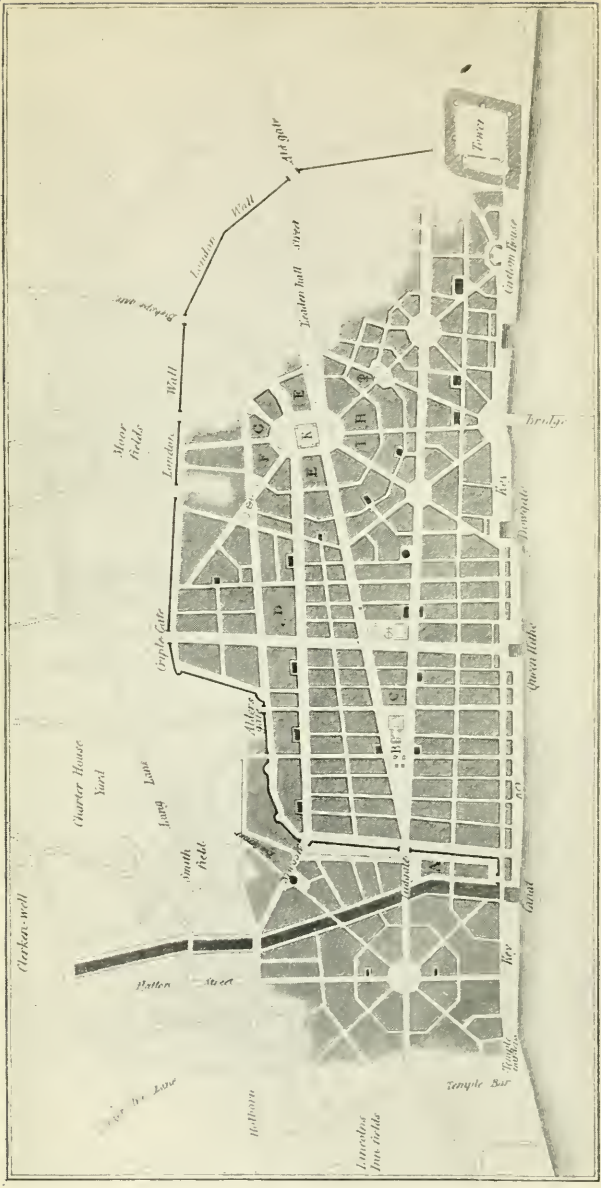
THE policy of Town Planning is so new to this country and has been received with such general approbation and applause wherever it has been properly explained, that this chapter of objections, and the answers thereto, should be a very short one. A new policy, however, demands the most careful criticism from practical and experienced men. It is only thus we can judge whether it is likely to prove a sound business proposition for those who provide the houses as well as for those who live in them.

It is, after all, the great bulk of our population who live in houses let at weekly rents, and it must be most important from the national point of view that this class shall be housed in such a way as to give them a fair chance of living healthy, hopeful lives. At the same time, this cannot be done on philanthropic or charitable lines. The provision of housing must be a self-supporting undertaking.

I have, time after time, been astonished at the amount of approval, often quite spontaneous, that has been expressed by leading lawyers and surveyors. They, as a body, have to consider the matter from the point of view of their clients, and English business men are generally recognised as being slow and cautious in their methods. This approval is of good augury.

At the same time, I have managed at public meetings and in private conversations to get together a fairly long list of objections to Town Planning, which shall now be dealt with seriatim :—

1. "Too late" is perhaps the most usual criticism; it is certainly the weakest. So far as existing towns are concerned, it is very difficult and expensive, although by no means impossible, to apply the principles of Town Planning, but the rapid extension of most large towns makes the time very opportune for dealing with our suburbs.



SIR CHRISTOPHER WREN'S TOWN PLAN FOR LONDON.

By kind permission of the Editor of "Public Works."

With patience and perseverance, Town Planning could effect great improvements in what already exists by drawing up a general plan of the alterations required, and obliging all future demolition and building to conform to it. This would entail many years of careful work, but would bring its own reward in time.

No doubt it was the croakers saying, "too late," who prevented the execution of Sir Christopher Wren's great town plan for London, made in 1668 after the great fire. This was the great chance which came to London for creating grand thoroughfares—a chance which improved means of communication are now giving in a different way to our provincial towns. The missing of that great opportunity more than 200 years ago has cost Londoners collectively untold health and wealth and time. This wanton waste has become so familiar, that we are only slowly realising that it is entirely unnecessary, and ought to be avoided.

Foresight and courage might have prevented a great deal of the extravagant congestion of traffic from which London still suffers, in spite of all the remedies applied.

Sir Christopher Wren's plan of reconstruction "to remedy the deformity and inconveniences of the old town" anticipated many of the ideas of present-day town planners. There were to be streets of three widths. The Exchange was to stand free in the middle of a piazza, and to be the centre of the town, from which the sixty-foot streets were to radiate to all the principal parts, the buildings to be contrived after the style of the old Roman Forum, with double porticos, "all churchyards, gardens, and unnecessary vacuities, and all trades that use great fires or yield noisome smells to be placed out of the town."

I do not suggest that this plan would meet all modern requirements, but it is infinitely superior to what was done, and is a striking example of a great opportunity lost.

Provincial towns are fortunate in having this object lesson before their eyes, and it is most earnestly to be hoped that they will be able and willing to profit by it before it really is too late. In my opinion there is yet time.

This opinion is supported by the views of the Association of Municipal Corporations, who have carefully considered and unanimously approved the principles of Town Planning, and have asked the Government to grant the necessary powers. They would not have spent much valuable time on a scheme that had been brought forward too late to be of

any practical use to those they serve. They are far too busy, and much too practical for that.

2. Some fear that Town Planning will interfere with the liberty of the subject.

The existing model bye-laws already interfere with the liberty of the subject in the most irritating manner, which is exactly what all legislators and administrators should strive to avoid.

The present building bye-laws :—

(a) Harass landowners on details, without giving Local Authorities any general control.

(b) They handicap and hamper honest builders, and do not stop jerry-building.

(c) They not only do not prevent overcrowding per acre, they actually incite landowners to overcrowd their land in order to earn a return on the money spent on unnecessarily expensive estate development.

Town Planning powers will not interfere more, and should irritate less. But in this connection the liberty of the subject is by no means the only consideration. We must also consider how far the liberty of the individual may prove the injury of the community. Land and housing speculation has had too much license in this direction.

3. Some fear that land speculation and jerry-building will be stopped.

I sincerely hope they will be. Manufacturers are already prevented by law from making profits out of unhealthy workshops, and the legislature endeavours to prevent the sweating of individuals at their work. It is high time a well considered attempt was made to prevent individuals being sweated in their homes. This sweating of the people in their homes is largely due to land speculation, which is really nothing more or less than land sweating.

4. It is often said that improved means of communication and the taxation of land values will solve the housing problem without other assistance.

The taxation of land values will, in the opinion of many thoughtful Progressives, inevitably result in the privately-owned open spaces in our towns being largely built upon in order to earn money with which to pay the tax, unless our urban and suburban "lungs" are protected by special legislation, as they might be on the lines advocated in this book. Town "lungs" open to the public, are, of course, the most valuable, but land uncovered by buildings, such as private gardens, are of great value from the point of view of ventilation, and it would be seriously detrimental to the health of large towns if these "private lungs" were covered

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with buildings in consequence of a heavy impost on land values.

The opponents of the taxation of land values, who are by no means negligible from the intellectual standpoint, and who fear many dangers and much injustice from the passing of this measure, cannot do better than use all their influence to support Town Planning. By this means it would certainly be possible to safeguard the country against many of the dangers of taxation of land values, and it might even turn out that at any rate, so far as housing is concerned, the latter measure would no longer be required.

Those who put their faith in better and cheaper trams and trains for the complete solution of the Housing problem must have gone about our modern suburbs with their eyes shut. One beautiful country district after another has been utterly ruined by this boasted panacea. True, we want good means of communication in order to make it possible to spread the people out, but experience has abundantly shown that without Town Planning this spreading out process will be carried out most unsatisfactorily. The rapid strides made in recent years by those concerned in the business of carrying people about has rendered Town Planning a desperately urgent question.

5. Some irreconcilable municipal house builders say that Town Planning cannot increase the supply of good cheap houses.

They revolt at anything so steady-going and businesslike as the proposal we are considering. Our policy is broader and more far-reaching, and may swallow up their well-meaning but shortsighted methods, which after many years of trial have resulted in the provision of a very few good houses for the poorer classes, and a great many neglected slums, with the added injury that in most cases those who live in the bad houses have to help pay the rents of those who live in the good ones. It may be that Town Planning will show municipal house building to be unnecessary.

Municipal house builders do not condemn Town Planning; they only consider it insufficient. But surely it cannot be wise of them to hinder all progress on any line but their own. There is, however, nothing in Town Planning incompatible with municipal house building, and the latter may be carried on in conjunction with it if found desirable.

There is to-day abundant proof of the possibilities of Town Planning in the direction of facilitating the erection and reducing the cost of small houses; and when with this is combined the policy of co-partnership building and ownership, I am convinced there will be no proposal before

the country that will do more to increase the supply of good cheap houses. Town Planning is to housing what new machinery is to manufacturing—it assists in producing better houses at less cost, from which it follows that the supply of good, cheap houses will be increased.

I do not pretend that, under this policy a 7s. 6d. house will be obtainable at 2s. 6d. per week—which is the confessed aim of some Housing experts—that is not sound business, and therefore incapable of general application, and even if it were would only result in providing cheap labour for the capitalist. It would only be a rate in aid of lower wages.

One of the most prominent municipal house builders has often said that the Housing problem is all contained in the question of how to get lower rents. They are, in fact, always trying to level down, whilst I want to level up.

A working man who has risen from a fitter's labourer to be a Master of Arts, puts it very well. He says:—"It is thoroughly unsound to reduce rents in order to meet low wages; the working man's best friends are those who raise wages to meet rents." This man is a devoted worker for the social ideal.

6. The same class of objectors are unintentionally endangering Town Planning, a non-contentious proposal, by adding to it municipal land purchase—a highly contentious party question.

They go so far as to say that it is only misleading the public to pretend that Town Planning will be of the slightest use without the assistance of municipal land purchase.

No one is more strongly in favour of municipal land purchase than I am, but practical men do not attempt to do everything at once, because they know that that line of action is sure to result in achieving nothing. One step at a time, and that made safe before the next is attempted, applies with the same force to social reform as it does to Alpine climbing.

Municipal land purchase would undoubtedly be useful in the work we have before us, but a very great deal can be done without it. In some of those towns where Town Planning is enforced, there is an active policy of land purchase; in others there is not. Germany is the country where Town Planning has been put into practice more thoroughly than anywhere else, and we have the authority of Dr. Wilhelm Mewes, of Dusseldorf, who read a paper on the Land Question before the International Housing Congress in London in 1907, to the effect that:—

“Compulsory expropriation of land is only allowed to

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German towns with special approval from the State, and for certain public undertakings, among which town extension is not usually numbered, though the clearing away of old quarters of the town, the creation of new avenues of communication, etc., is so considered."

7. Some English critics maintain that Town Planning tends to increase the price of land available for housing purposes. Those who have worked out an actual experiment in economical Town Planning, and thereby reduced the cost of estate development, will not accept this dictum.

Their opinion is founded on actual experience; the opinion of their critics is only based on theory. It is impossible to say exactly what will happen in every case, for so much depends upon administration, and this is bound to vary; but it is safe to say that it is quite possible to draw up legislation on this subject, so as to put money into the pockets of the landowning class, and at the same time to bring into the market a plentiful supply of building land, at reasonable prices.

Under present conditions, as already explained in a previous chapter, working men too often live upon land worth anything from £3,000 to £15,000 an acre. These prices make proper housing impossible.

8. Many careful observers of local affairs are afraid that the introduction into our building bye-law system of the policy of give-and-take will increase corruption. Their views are founded on bitter experience of the past.

Corruption is an extremely difficult thing to check: the ways of its votaries are so devious; but all must agree with these critics that local procedure should afford as few temptations as possible. There is no reason why these proposals should increase their number. On the contrary, if proper arrangements are made, the danger should be diminished. While it is important that the Local Authority should have wide powers in the detailed administration of their district, it is essential that they should not be supreme. A two-fold check should be provided. In the first place, they should have no power to grant concessions as to width of road, etc., without receiving concessions in regard to the number of houses per acre, and provision of open spaces. In the second place, there should be a right of appeal against their decision, to the Local Government Board. This would protect either party against undue pressure. This right of appeal is of the utmost importance, and is, indeed, the crux of the situation.

9. Some critics object to allow landowners to make the metalled part of roadways no wider than is sufficient to

meet the convenience of the frontagers, for fear that at some later date the ratepayers at large may be called upon to spend money on road-widening in order to carry through traffic. This point has been argued to a considerable extent in Chapter VI. But it should be noticed here that Town Planners always insist on full road-width being left between houses, whether metalled, turf, or forecourt. In the event of having to turn a side road into a main road at some later date, the conversion will be easy, and no large sums will have to be paid for compensation or demolition of buildings as at present. Of course, a Town Plan pre-supposes that reasonable precautions are taken at the beginning to consider the probable direction of main traffic.

Another point to remember is that main traffic sometimes follows a residential road, and the consequent expense often falls entirely on the frontagers.

This is hard measure on them, as they are injured rather than benefited by the constant noise and dust, and therefore should be compensated for the nuisance, instead of being called upon to pay for what they would rather be without.

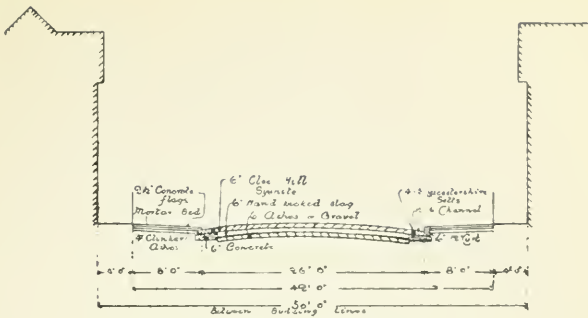
In the case of small house property on main streets, it is very hard on the poor man that he should be forced to live upon a noisy, dusty street without trees, or any other amenities, and be called upon to pay extra for the privilege, whereas the rich man has his drive with trees and grass, which costs him far less in proportion to what he pays.

What we want to do by means of Town Planning is to bring the living conditions of the poor man nearer to the living conditions of the rich man, and I hope I have shown that this can be done, at the same time giving the poor man far better value for his money.

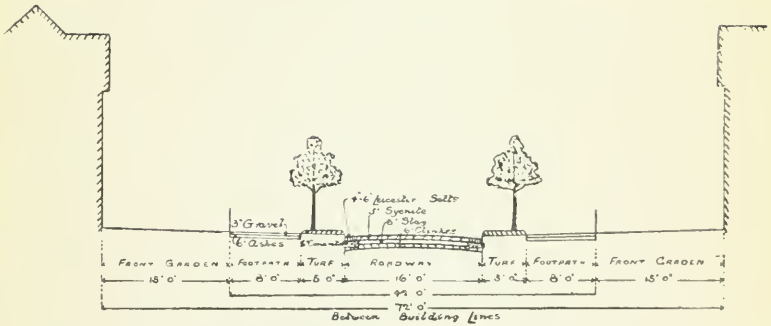
The following is an interesting example of the working of our present system. A road 72 feet wide between the houses and grass margins was offered, and the regulation road, leaving only 50 feet between the houses and no grass margins, was preferred. Section 1 on the plan was actually preferred to Section 2.

Photograph 1 is a fair example of the fifty feet type of road. Photograph 2 shows what those are aiming at who advocate the 72 feet width, and less expense in road-making.

Comment is needless on the hygienic, artistic, and economic characteristics of the two roads as originally constructed, but some administrators of our present system are afraid that the tree-planted roads, with grass margins, will soon become untidy, unless a considerable sum is spent per annum on maintenance, whereas the bye-law roads will cost



BYE-LAW ROAD, FIFTY FEET WIDE.



TOWN PLANNING ROAD, SEVENTY-TWO FEET WIDE.



PHOTOGRAPH I.—THE RESULT OF INELASTIC BYE-LAWS.



PHOTOGRAPH II.—“TOWN PLANNING” ROAD.

much less in upkeep. That is all a question of management, and, of course, it will take time for those used only to maintaining macadam to accommodate themselves to the new order of things, and it may cost a little extra while those responsible are learning their new jobs. Transition periods are never quite easy, but I venture to think that eventually the total cost of the new roads will not exceed that of the old, while their appearance and influence will be infinitely preferable. Then we shall all wonder why we put up so long and so patiently with the dreary monotonous streets, which make our modern English towns so hideous.

10. Another objection that has been raised to Town Planning is that in Germany it has resulted in huge blocks of tenement buildings being erected on the land immediately adjoining town-planned districts. I am informed by Dr. Stubben, of Berlin, one of the greatest authorities on this subject, that this is not in any way due to Town Planning, but is due to the very rapid unforeseen developments that took place after the war of 1870, and to the fact that German working men are accustomed to flats, and do not object to them as Englishmen fortunately do. He also informs me that this close high building has caused German town-planners to turn their attention to this evil, and introduce into their Town Planning regulations, powers to grade districts, and restrict the number of houses per acre, with a view to introducing the English system of self-contained houses, and providing a sufficient supply of light and air.

This is, of course, only a general statement of the tendency of this nation as a whole. Results will vary according to locality and administration.

11. Some people tell us that English Local Authorities already have all the powers required to enable them to regulate the building developments in their districts, and to encourage the provision of garden suburbs.

Hull's experience, related in Chapter VI., entirely negatives this contention; but in any case they can only exercise these powers by special permission of the Local Government Board. This is, at best, a cumbrous and lengthy process, and not suitable for general application.

Despatch must be the watchword if we are to be in time to save our suburbs from further destruction, now that new tramways and new railways are continually being laid down. For this reason Town Planning requires more driving force behind it. An appeal to the Local Government Board for every alteration of bye-laws is not enough. We want legislation to put upon Local Authorities the onus of Town Planning.

The question is often asked, what powers have English Local Authorities now got with regard to streets and buildings, without applying to the Local Government Board? A full report on this subject, prepared by the Town Clerk of Leicester (now Town Clerk of Birmingham) for the Association of Municipal Corporations, will be found in Appendix D.

12. Those who have only read or heard of the hygienic and artistic advantages to be obtained by Town Planning, are apt to look upon it as a "beautiful ideal," but no use in practice. They think it will not pay; and I admit at once that it will not pay the land speculator and jerry-builder. I am clear that it will pay well the far-sighted man who wants to be engaged in a safe and permanent business that will bring in a regular and reliable income, and give him something to depend upon when he is no longer able to work.

In Chapter II. reference was made to the complaint that Sanitary Authorities who enforced Part II. of the Housing of the Working Classes Act, 1890, inflict great financial losses on persons ill able to afford them. Local Authorities are not responsible for the insanitary condition of houses, which in accordance with the Act have to be made fit for human habitation, or demolished.

The Local Authorities are merely carrying out the duties laid upon them by Parliament, and no blame can be justly attached to them. The fault lies with those who take the short view instead of the long view of business in the management of their affairs.

There are numberless poor people in this country who have been persuaded to put their savings into rotten property, and live on their capital: that is to say, take all they can out of the property and put nothing in.

No one can expect that house property, after ten years of neglect, will be as valuable as before. House property is a favourite and wise investment with men of small means. Town Planning and sound building will, in the long run, pay them very much better than buying one or two of the gimcrack brick boxes with slate lids now being built in our suburbs, which are sure, in a very few year's time, to cost them a large sum in repairs.

CHAPTER XI.

LANDLORD AND TENANT.

1. *The Maintenance of Improvements effected in old houses.*
2. *The preservation of better conditions provided in new houses*



SERIOUS aspect of the question is the constant complaint that tenants do not value the improvements made by the landlord. Town Planning itself is not more important than house maintenance, and all that it involves. Our difficulties here are due to the absence of house-pride among some tenants of small houses.

There is too much truth in the small boy's answer to his friend, who said, "Hullo, Bill! where are you living now?" "Oh, we're still in the same house, but we shan't stay long. Father's used all the doors for firewood, and now he's starting on the stairs."

At the same time, there is a certain number of those who live in the slums who do take a wonderful pride in their houses, and do keep them marvellously clean and neat, in spite of the most adverse and depressing circumstances. To those who know how the poor live, it is nothing short of a miracle that any are able to sustain sufficient courage to enable them to stick at the daily drudgery of such housework. There are many housewives in the slums who are patient and uncomplaining heroines.

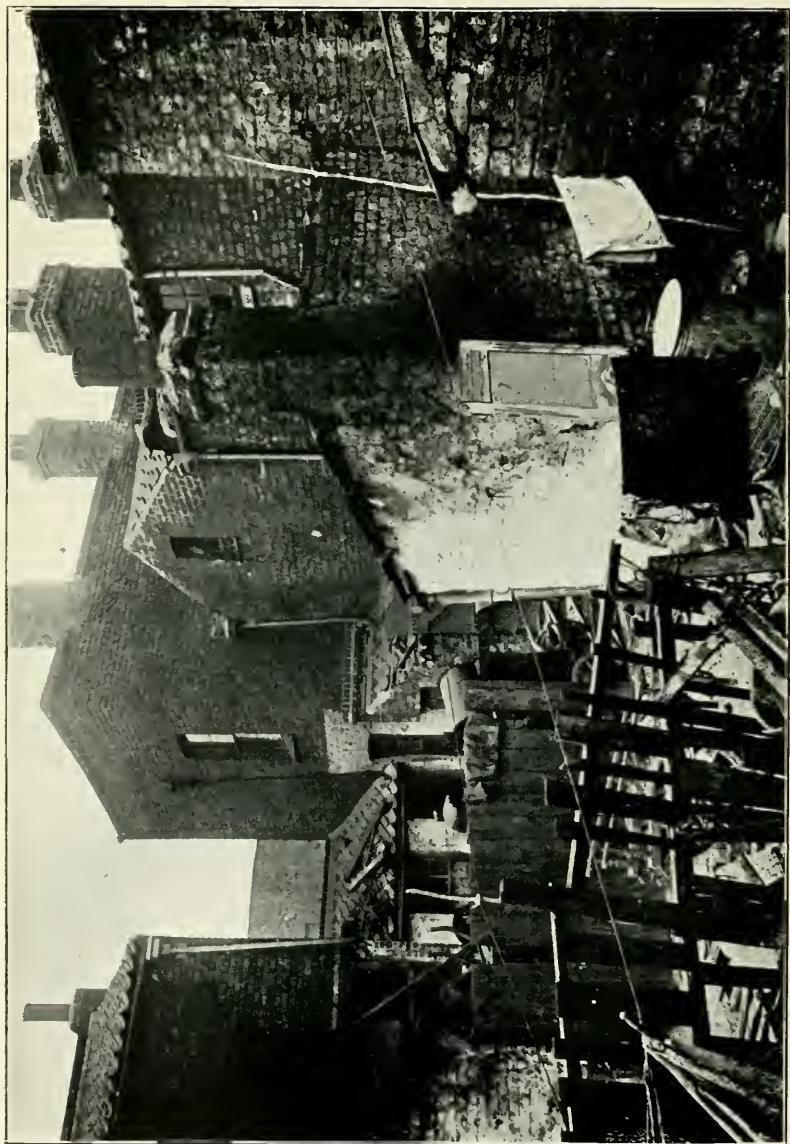
I am often told by property owners or their representatives, that it is grossly unfair to call upon them to repair their houses, and not to punish their tenants for the wanton damage they commit. It is difficult enough to stir up public opinion in the one case, and it would be still more difficult to get a conviction in the other. We must admit there are many cases where dirty and destructive tenants deserve punishment, but I feel bound to remind students of the Housing problem that landlords are, as a class, infinitely better off than their tenants, and are, or ought to

be, better educated. They must first meet the responsibilities of their position. I have always found that it is those landlords who treat their tenants badly who complain most about them. For instance, not once or twice only, but many times have I heard landlords who had refused to provide proper sanitary convenience and washing accommodation call their tenants "dirty pigs."

Miss Octavia Hill has shown by the splendid work she has done in London, that landlords who recognise their responsibilities, do in the long run, benefit financially from their consideration for others. The owners of property managed by Miss Hill always get a steady 4 per cent. and sometimes 5 per cent. on their investment, which to my mind is far better business than to get 20 or 30 per cent. for a few years followed by a closing or demolition order. Miss Hill gives her tenants a direct personal interest in taking care of their homes. A certain sum is set aside each year for repairs, and if less than this amount is required to be spent, then the tenant gets the benefit in some tangible form, such as some household necessity or treasure on which he has set his heart. By this means, and in many other sympathetic ways which I have described at considerable length in "A Housing Policy," Miss Hill makes the interests of landlord and tenant identical with immense advantage to both. Miss Hill's wonderful success, in spite of great difficulties, is due to the fact that she recognises what so many fail to see, viz :—that the Housing question is very largely a personal question, and cannot be successfully dealt with in the wholesale fashion which is the only way possible when Local Authorities insist upon themselves building the actual houses required, instead of being content, and wisely content, to encourage others to build houses on proper lines, keeping themselves free to supervise and control what is done, which is after all their first and most important function.

The duty of Local Authorities is to lay down the main policy, giving all their energies to encouraging others to carry out details and taking the utmost pains to see that what is done is well done. Experience shows this work is better done by individuals, provided always that the Local Authority supervises it with courage and discretion.

The successful solution of the Housing problem depends more than anything else upon the relationship between landlord and tenant. Miss Hill, as landlord, or representative of the landlord, treats her tenants as human beings, and



BACKS OF COTTAGES, 1903.

Walworth Estate.



BACK YARD IN MERROW STREET TENEMENTS, MAY, 1906.

Walworth Estate, New Property.

not as mere rent producing animals. Her sympathy and practical common sense are more successful than Police Court summonses, and lead the tenants into taking care of their houses, with the result that her tenants enjoy comparative comfort, and the landlord gets better permanent returns on his investment, than is the case under the usual thoughtless, heartless system.

Miss Hill was one of the first Housing reformers to draw attention to the unsoundness of the policy of Municipal House-building, but her opinions have been fully justified by results. Her principles are patience and caution, and above all help the people to help themselves instead of attempting to be a "*deus ex machina*," and do everything for the people without calling upon them to do anything for themselves. It is often very difficult to refrain from rushing in and trying to put an immediate stop to the misery we see, but bitter experience teaches the hopelessness of this policy.

It is very hard to stand by and wait until improvement is gradually evolved after one has done as much as one can do without the risk of destroying character. It is extremely anxious work for public men who are convinced that the only permanently successful policy for them is to follow Miss Hill's example and be content to hasten slowly.

A public man has to justify his position by some piece of work that all can see and understand, or it will go hard with him at his re-election.

Those who reject Municipal House-building and adopt Part II. of the Housing of the Working Classes Act, 1890, for the removal of existing evils will probably have to go through some such experience; but if they persevere, they will enjoy the great satisfaction of having done something really useful.

Miss Hill's principles of patience, caution, and self-help, have undoubtedly succeeded where the attempt to do everything at once has utterly failed. It is only necessary to inspect the London County Council's barracks, and then Miss Hill's happy homes, in order to see that she has succeeded where the slapdash municipal house-builder, who sets to work without first thinking out general principles, has utterly failed.

Miss Hill has stuck to sound business principles and fair dealing between man and man. The proof of the pudding is in the eating, and the great development of her work is the best testimony to her success. The Ecclesiastical Commissioners are large property-owners in London, and as they are in the position of Trustees they cannot deal with their property on philanthropic lines; they have to do the best

they can for their trust. The management of their property is committed to Messrs. Clutton (their agents and receivers), but an arrangement has been made by which the actual supervision and collection of the rents has been delegated to Miss Octavia Hill and other ladies trained by her to deal with this class of property. Miss Hill's ladies collect the rents, select the tenants, order the necessary repairs, keep order and provide against the abuse of privileges and just rights among the tenants. The average return to the Commissioners is about 4 per cent.

The results of this arrangement were so satisfactory that in 1903, when the lease of their Walworth estate, comprising twenty-two acres and entirely covered by small houses and shops, fell in, the management was handed over to Miss Hill, who put it under Miss Lumsden, retaining for herself an advisory position. The houses were not so constructed or in such a condition that they could be permanently retained as dwellings for the poorer classes. On the other hand, the neighbourhood was one in which, owing to the industries carried on within it and the proximity of a tram route, there is a great demand for workmen's dwellings, and a great shortage would have been created if the houses had been done away with. In these circumstances, the Commissioners determined themselves to build upon the greater part of the estate, cottages, cottage flats, and three-storeyed tenement houses, similar to the buildings already erected by them in other parts of London. About £200,000 was spent, and rents were fixed on the basis of a 4 per cent. return. Just over one acre has been given up as an open space in the midst of the dwellings, and four drink licenses have been suppressed. A site has been leased to the Hon. Maude Stanley, on which she has built a club for working girls. In the cottage flats are two quite distinct three-roomed cottages with sculleries and separate entrances and yards, making use of the same site, foundations and roof, and little gardens have been provided in most of the yards. The tenants were of the poorest class.

Miss Hill and her ladies took the matter in hand on October 5th, 1903, and succeeded during the first fortnight in persuading every tenant, except one, who was a regular scamp, to pay their rents without any legal process. "They collected some £250, most of it in silver, and got it safely to the bank. Then came the question of repairs; there were written in the first few weeks 1,000 orders for these, although, as the whole area was to be re-built, they were only doing really urgent repairs and no substantial ones." Very little time was allowed to elapse before the reconstruc-

tion of the whole area was undertaken on lines already partly described. Four new wide streets were substituted for three narrow streets, but the clearing of old houses was done gradually, so as not to displace all the old tenants until some of the new houses were ready for them.

In planning the new cottages and tenements, the Commissioners have given a large allowance of light and air between the buildings; none are more than three storeys high, and all have yards at the back, which serve as a drying ground for the washing, *and give the children room to play.*

In the interior of the houses every effort has been made to enable a working-class family to live healthily, tidily, and in comfort. All the rooms are light and have large windows, which open both at top and bottom. The accompanying photographs are more eloquent than any words could be of the marvellous transformation that has been effected in three short years by the thoughtful, careful, persistent attention to all the little details that go to make a healthy happy home.

Miss Hill's idea of employing ladies to collect the rents is so simple and so natural, that one wonders why it has not been copied all over England. It is, in 99 cases out of 100, the wife who is given the money to pay the rent; and if women pay the rent, why should not women collect it? A woman has so much more sympathy, and therefore can do so much more with the housewife than a mere man, who knows nothing about all the little details and difficulties of housekeeping. House agents have often told me that this class of property is a great nuisance to look after, and hardly repays their trouble. It is difficult to understand why some of them do not copy the example set by Messrs. Clutton.

Those who wish for more information on this subject can obtain "A Housing Policy" from Messrs. Cornish Bros., New Street, Birmingham.

Miss Hill's principles are, in my opinion, the only method for surmounting the difficulties between landlord and tenant, and removing existing slums in a manner that will be permanently satisfactory and successful. The same general principles have been applied by the Corporation of Stuttgart.

Their method may be shortly described as the application of the Elberfeld system to the Housing question. The Elberfeld system is now being tried in England, and it might be advisable to include a system of Housing inspection to that carried on under the Stuttgart Housing Bureau by 100 or so Voluntary Housing Inspectors.

Poverty is largely due to bad housing. Put an applicant for relief under better housing conditions, and his health will

in most cases much improve, enabling him to earn more and taking him off the hands of the charitable. Housing inspection goes deeper down than the doles of charity.

A great advantage of the Stuttgart Housing Bureau system is that we get a complete register of all houses and their condition. An active Housing Reform Association might perhaps undertake this work instead of a Mutual Aid Society.

A few extracts from the official book of the Stuttgart Housing Bureau (*Das Stuttgarter Wohnungsamt*) will, I hope, prove interesting and suggestive. Those who would like to study the subject more thoroughly can obtain full information by writing to the Oberbuergermeister, Stuttgart, Wurtemberg, Germany.

EXTRACTS FROM "THE STUTTGART HOUSING BUREAU."

"It is not sufficient to build good houses and thoroughly repair old ones. It is equally important to see that good houses are kept in a healthy condition, and this can only be done by taking steps to ensure that they shall be properly used. This has been recognised in Wurtemberg, of which Stuttgart is the capital, and in other parts of Germany; and a regulation has been passed that in all municipalities, as well as in other communities which have more than 3,000 inhabitants, there shall be instituted a special inspection under the direction of the Local Authorities of dwelling houses of the following description.

1. "All houses consisting of three or less living rooms.
2. "All houses in which persons pay for sleeping accommodation (lodging houses).
3. "All rooms affording lodging to workmen, apprentices and messengers, etc., etc.

"The whole problem is of such a nature that it is not a task of a day. The sanitation of all houses down to those of the poorest type cannot be easily and quickly accomplished. We shall have to make many trials and study the matter carefully; we must stop often and look back upon the work done in order the better to direct the forces for future work.

"The duties of the Stuttgart Housing Bureau are:—

1. "To keep in evidence by a continuous collection of statistics, the state of the house market, in order that the necessary steps may be taken for further public measures with regard to house accommodation.
2. "To take preventive measures against unwholesome dwellings, especially in so far as this is caused by overcrowding, by a regular system of house inspection.
3. "To publish a House Directory for general use.



RECREATION GROUND AND GARDEN HOUSES, MAY, 1906.

Walworth Estate, New Property.



INTERIOR OF COTTAGE KITCHEN, MAY, 1906.

Walworth Estate, New Property.

“This should be printed free of charge in the Gazette. The Gazette itself is to be accessible, at numerous depôts in the town, to every responsible person in Stuttgart.

“This House Directory is compiled from information gathered by means of forms, on the one hand concerning those houses which are actually let, and on the other hand those which are “to let.” And it is the duty of the organisation to use the information thus gained as its needs and development require.

“The organisation consists of two municipal officials, who collect and collate the information from which are compiled the necessary records. These officials are fed by 120 voluntary inspectors, who are elected by their fellow citizens or appointed by the Town Council as a recognition of public spirit, and a Housing Inspectorship is considered an honourable position. The overlooking of the small house property in the town is distributed amongst these Inspectors, whose business it is to know what is happening with regard to every house under their care. When a house is to let it is the duty of the owner to notify the Housing Bureau, and the following form is sent to him to fill up within eight days of the house becoming void. Newly built houses when ready to live in must be notified in the same way.

“The materials collected by this organisation make it easy to complete a House Directory. Lists can be made out, and made public in a convenient form, so that it is possible to see at a glance the supply of houses to let, with the number of rooms, locality, and rent of each.

“Every person who has succeeded in letting a house shall give notice of the fact to the Housing Department by means of a special form—Schedule B—to be filled up within three days of the conclusion of the agreement with the incoming tenant.

“Refusal to comply with these regulations as to notification is punishable by a fine.

“Upon the receipt of each card it is examined to see that it is properly filled up, and on the upper left-hand corner the number or letter is written (1, 2, 3, etc., or a, b, c), according to the class to which the house belongs. This mark is used so that a house may be rapidly placed in its proper class, and in its proper alphabetical order according to street (number of house and storeys), as also to prevent confusion of the different kinds of houses.

“The House Directory is made up from these cards. For each kind of house is a special setting which clearly indicates by means of distinctive size and colour to which class it belongs. Altogether ten settings are prepared, and cards

Schedule A. CARD FOR NOTICE OF ENTRY ON LIST OF VACANT HOUSES.
FOR THE CARE AND MANAGEMENT OF DWELLING HOUSES.

DESCRIPTION OF THE HOUSE TO BE LET.				Approximate rent per year, including any rooms used as work-rooms.	Terms of rental (Terms of entry).	OPTIONAL. Has the house-owner filled up the special form at the Housing Department for the further information of the persons seeking a house. Yes or No?
Street and Number (If a back house give location, number, etc.)	If in a Suburb give particulars.	Floors (ground floor, 1, 2, etc., storeys, attic).	Number of rooms. If work-rooms are part of the house. Specify.			

Place..... Date..... 190.....

Signature of the houseowner.....

Address.....

If not, where particulars may be obtained. (Name street, number, and floors or storeys.)

Schedule B. CARD FOR NOTICE OF REMOVAL FROM THE LIST OF VACANT HOUSES. CARE AND MANAGEMENT OF DWELLING HOUSES.

DESCRIPTION OF THE HOUSE FOR WHICH A TENANT IS FOUND.				Terms of entry of tenant.	DESCRIPTION OF TENANT.				
Street and Number (If a back house give exact description and location).	If in a Suburb give particulars.	Floors (ground floor, second floor, 1, 2, etc., story, attic, etc.)	Number of rooms.		If work-rooms are a part of the house. Specify.	Surname	Christian name	Occupation or Profession	Living at
Place 190..... Signature of houseowner Address.....					Number in family of tenant.	Number of servants, helps, etc.	Total number of persons living in the house.	Does the tenant contemplate letting? Yes or No. If yes, in how many rooms? For how many persons?	

for the houses with 1, 2, 3, 4, 5, 6, 7, and more rooms—size as well as number of rooms increasing—and cards for the houses with workrooms, sub-divisions a, b, c, distinguished from each other by their size and other characteristics.

“The cards (Schedule A and B), and the detailed descriptions received each day, are prepared for printing in the Directory, and also for publication in the Gazette.

“These cards are kept in print until the houses indicated are notified as tenanted, or until such advertisement is discontinued by the special wish of the house-owner.

“The manuscript made up every day for the House Directory, containing the latest information concerning houses to let, is so made up that the cards of those houses which have been taken are removed and the new cards showing houses to be let are registered.

“The management of the Directory, and especially the collating of the bundles of cards, require the greatest punctuality, seeing that every little mistake in the lists may cause some inconvenience both to the house-owner and to the tenant, and it may happen that the former will at once claim compensation for loss incurred. With regard to this, it may be added that the material for printing checks itself, in so far as the size and colour of the separate cards excludes the insertion of a card into another category than that to which it properly belongs.

“It may be added too, that the organisation of this special branch of the work of the Housing Department, as it was at first constituted—before the opening of the Housing Department—has so well borne out expectations that there has not been found necessary the slightest alteration, and the whole of the duties have been successfully done by two officials.

“It has then to be decided which houses it is necessary for the Voluntary Housing Inspectors to inspect with a view to their reporting what repairs, if any, are necessary, and which houses need not be visited.

“The notification of the houses, with particulars as to size and kind, according to form Schedule A, enables the Department to distinguish at once and set apart a number of houses in which inspection is unnecessary. It does not enter the mind of anyone to send an Inspector to a house in which it has been notified, for instance, that there are five rooms with two in family and one servant. The method of notification explained above diminishes materially the number of houses which are to be personally inspected, and so saves a great deal of time and labour.

“With regard to the carrying out of the House Inspection,

the Local Authorities have to provide that all these dwellings apartments, and rooms coming under inspection should be visited as often as the special circumstances of each case necessitated, and at least once every two years, for the purpose of avoiding and preventing all sources of danger to life, health, or morals.

“Should the Local Authority be convinced of the continuous proper use of certain houses, rooms or sleeping apartments, upon the evidence obtained by visiting and by forms filled up for its guidance, it can from time to time forego the inspection of such houses, etc.

“If the work is to be really adequate, and with the least expenditure of labour and money, there must be a good intelligence department, to discover overcrowding and point out where action may usefully be taken.

“This end will be the more easily attained if the house-owner is called upon to indicate the letting of a house on a special form upon which he must show how many persons the tenant will bring into the dwelling, and what these people are, whether relations or sub-tenants.

“The citizen inspector is to be preferred to the official Police* Inspector, on account of the higher respect in which he is held by the public, the better understanding of the social importance of his office, and the quieter and less assuming manner in which he carries out his duties.

“If the Voluntary Inspector’s report upon the condition of a house is satisfactory, the matter drops. If, however, the information in his report discloses undoubted unhygienic conditions in the house, and the owner does not yield to friendly persuasion, the Corporation Housing Committee has to take up the matter.

“*The Duties of the Housing Inspectors.*”

1. “The House Inspectors are assistants appointed by the Town Authorities for the supervision of houses under the control of the Housing Department. Their duty is to inspect the houses themselves as buildings, and also the manner in which they are used by the tenants, according to the following instructions, with the object of the prevention of conditions harmful to health, life, or morals.

2. “For this purpose a certain number of houses are apportioned to each Inspector as his district, in which he or his representative exclusively carry out the instructions of the Authorities. His authority to do this work is borne out by a card given to him by the Housing Department.

* Foreign policemen are, generally speaking, more dictatorial than English policemen.

3. "Inspection is carried out partly as a continuous duty and partly by special order of the Department.

4. "The standing duties of the Housing Inspector include :—

(a) All rented houses of three or less living rooms.

(b) All houses in which lodgers are taken for profit.

(c) All rooms set apart for workpeople who are strangers to the family.

(d) All sleeping apartments in houses or employers of labour as business assistants, pupils and servants.

"Such inspection is to be made at every change of tenancy, and should be made at least once a year.

5. "Following upon the special order of the Housing Department, the Inspector is to visit and report upon any house which may be indicated to him by a special instruction.

6. "The inspection is to be made during the day time, between the hours of 9 a.m. and 8 p.m., and these visits shall be so arranged as to give as little trouble as possible.

"By showing his card of authority the Inspector can obtain entry to any rooms in his district.

"The Inspectors shall have right of entry to all rooms coming under their control. The inspection of a house, room, or bedroom, always includes right of entry to neighbouring rooms appertaining to them.

"The Inspectors should give notice on entering strange houses, and should, without invitation, declare themselves and their business, and the inspection should take place at such time and in such a manner that all inconvenience to the occupiers, should be, as far as possible, avoided.

"This regulation afforded immense assistance to the formation of a Housing Department.

"The Inspector is empowered to obtain by inquiry of the house-owner or his representative, of the tenant, of the employer of labour, or of the head of a household, the number of persons in the house or room; he may require names, calling or profession, sex or age, as well as any other particulars so far as such particulars may be necessary to the fulfilment of his duties.

7. "When houses, rooms, or lodgings, are inspected, and found to be satisfactory, detailed particulars need not be sent in to the Department at once. But the Inspector should keep an account of all such inspections, and at the end of each quarter these should be sent in to the Housing Department, on the form supplied for the purpose.

8. "Concerning those dwellings, with regard to which circumstances have arisen for special treatment, the House Inspector shall make a report upon special forms supplied

for the purpose. These reports should be kept separate, each dealing with its own class, and should contain also a short general statement by the House Inspector, with a recommendation as to what extent, in his opinion, the aid of the sanitary authority could be utilised.

“ Concerning this matter, it is to be borne in mind that according to the general instructions, great care must be taken where the immediate enforcing of the regulations might cause an undue amount of hardship and friction.

9. “ The Housing Department will first subject the recommendation of the Inspector to examination in the light of the standing instructions, and also, if necessary, take the advice of the Medical Officer and, so far as matters of construction are concerned, of building experts, before dealing with the case.

“ In simpler cases, the Housing Department having come to a decision as to what is to be demanded will return the recommendation, together with the necessary orders, to the Inspector, who will first try to have the undesirable conditions altered, by means of explanation and advice to the persons interested, and then to the Department.

10. “ Should the Inspector meet with any resistance on his visit, he shall report this to the Department, who will take the necessary steps for its removal, or will empower the inspection to be made by the Police authorities.

“ The matter is a comparatively simple one, when the complaint affects construction, such as dampness or insufficient ventilation, which can easily be remedied.

“ But cases of overcrowding will always be of a more complicated and difficult character.

“ The Inspector duly reports to the Housing Department in as forbearing a manner as possible, families are then approached with a view to inducing them to remove to more commodious houses, and for this purpose the Directory, with its details as regards sizes and prices of houses, is most valuable. Without the aid of the information therein contained only negative results would be arrived at. With this information, on the other hand, it is possible to find a roomier house for overcrowded families at no higher, or very little higher rent than that already being paid. If on account of a shortage in the supply of housing accommodation this is impossible, and many cases had to be registered, the matter would then be brought to the public notice, and remedies would be considered.

“ Another case is when overcrowding is a result of the taking in of lodgers for profit. It may reasonably be required that this should be done without injury to health.

In such cases, the Department, while acting with due circumspection, will nevertheless proceed with all energy to have the regulations obeyed.

“It must never be forgotten that patience and prudence are essential to success in this work, and the Inspectors are advised to do a little well, rather than attempt too much at once.

“*Cost of the Work.*—Every care is taken to avoid unnecessary expenditure, with the result that the annual cost of house inspection, House Directory, etc., is only £500 for a population of 200,000. Special attention should be called to the fact that in Stuttgart the town has been put to no expense for the printing and distribution of the House Directory, by reason of the special arrangement made with the leading local paper, which prints it. Elsewhere the Directory is printed at the public expense.

“House-owners of Stuttgart, save a sum of at least £5,000 by reason of their freedom from intermediaries and advertisement. And yet greater is the advantage gained by the whole of the tenants, for they have only to take one glance down the list in the House Directory to know all particulars of houses to let. This advantage, partly direct and partly indirect, is a result of the work of the Housing Bureau, and would quite justify a much larger public expenditure, especially for the centralisation of the statistics concerning houses.

“*Advantages obtained.*—The immense advantage to be obtained by an organisation of this sort will be apparent to everyone who has had practical experience of slum reform. The Local Authority is supplied with full information as to the condition of all house-property in its district; and can deal with it comprehensively and systematically. It is then no use for well meaning but careless agitators to declare there is a house famine when there are plenty of empty houses. The House Directory gives immediate and definite information. It thereby obviates excessive competition, which at present is often unnecessary, and in the case of municipal enterprise rate-aided.

“With these great advantages conferred by the Housing Bureau on both landlord and tenant, it is not surprising that the opposition which at first existed to this system has entirely died down, and it is generally appreciated. House-owners and house agents find that they can earn as much as, if not more than before, and tenants find it much easier to satisfy their needs. Repairs are done systematically.

“One of the most important functions of the Housing Inspector is to arbitrate between landlord and tenant. He

must be absolutely impartial in apportioning blame for insanitary conditions, and must advise the Housing Bureau accordingly.

“ But he has also opportunities of bringing landlords and tenants into closer touch with each other to the mutual advantage of both. An Inspector should aim at practising the *suaviter in modo*, and not introduce the *fortiter in re*, except as a last resort.

“ In Mannheim, the question recently arose as to the building of artisan dwellings. In order to obtain information, it was decided to get out statistics of house-property. Contrary to all expectation, the result showed that there were about 1,400 small houses wanting tenants. This showed that no more houses need be built. If, on the other hand, by means of the Directory, it becomes evident that there is not only a deficiency of small dwellings, but a deficiency of such small houses as are within the means of those interested, it is not improbable that private builders may take the matter up. As a matter of fact, the earlier Directories of the Town Council have caused an increase in the number of houses with few rooms. Possibly now contractors will also be found who will place reasonable hygienic conditions before *cheapness* and bare necessity, and all the more so when the authorities meet them with appropriate building regulations. It is not by any means clear that hygienic building is necessarily costly.

“ Should private building enterprise refuse to take the matter up, then a wider scope would be left for building societies and unions, and if they fail to do what is required, then of course the Local Authority would have to consider the matter.

“ *Housing statistics.*—This is a typical daily summary of houses to let :—

1 room	-	-	-	-	29, of which 11 are for immediate possession
2 rooms	-	-	-	212,	“ 21 “ “
3 “	-	-	-	294,	“ 41 “ “
4 “	-	-	-	199,	“ 45 “ “
5 “	-	-	-	89,	“ 31 “ “
6 “	-	-	-	56,	“ 29 “ “
7 and more rooms	-	-	-	39,	“ 23 “ “
With shops open to public				55,	“ 30 “ “
With workshops not open				15,	“ 5 “ “
With other rooms	-	-	-	14,	“ 2 “ “
				<hr/> 1,002	<hr/> 238

“ In addition to this daily publication, there is prepared every month from the information given upon the cards (Schedules A and B) a special summary of information which

is published in the Town Gazette. These particulars include the following :—

A.—A review of the variations in the Housing market.

B.—The rents, situation, and duration of vacancies in houses notified during the month.

(1) Average rents of houses of each kind.

(2) Division of houses into classes according to rental.

(3) Location of houses according to town districts and floors.

(4) Number of vacant houses, duration of vacancy, etc.

“*House letting.*—In Stuttgart, partly voluntary, and partly according to instructions from the Minister of the Interior, the following regulations are laid down :—

(a) A monthly record of the new buildings, and buildings in course of re-construction for the building department shall be issued, having special reference to the effect upon dwellings.

(b) A quarterly record shall be issued of buildings commenced.

(c) A yearly record shall be published of buildings approved for completion or for reconstruction.

(d) A quarterly record shall be prepared of all void houses.

“ It is already determined to extend the House Directory to the noting of such *workrooms* as are not in connection with houses. This function of the Directory will be hailed with joy by those handworkers in a small way, who, as experience teaches, often have to seek for weeks together for such accommodation as they require. Later, we may hope for a systematically arranged Directory for single rooms and sleeping apartments, for by this means alone shall we be in a position to determine how far common lodging-houses after the English pattern are also necessary here.

“ At the special request of the house-owner, his house does not appear in the advertisement column of the Gazette, but it is seldom that the right of making this request is exercised. The ratio of the houses not appearing in the Directory to those appearing is as 1 to 25. If desired the rent may be omitted from the list.

“ By means described in this official book, it is sought to remove conditions inimical to health and morals, and so it becomes evident that the public authority must collect such a body of specific practical knowledge and experience that it may act as the appointed judicial and advising body dealing with all questions which relate directly or indirectly to

housing conditions. The Department will, for instance, be consulted before the laying out of new streets and tram routes, but especially will its deliberations be sought for final decisions concerning statutes for public buildings or for town extension schemes, so that not only technical and artistic details, but also hygienic and social matters, should have their full share of consideration."

These quotations of what has been done, and done successfully in Germany, have not been given with any idea that the system described should be transplanted wholesale into this country. It is meant as a stimulant to our energies, but is not intended as advocating slavish imitation. "Different countries, different customs," is absolutely true, but the underlying idea of this Stuttgart system is undoubtedly sound. It is most certainly capable of adaptation to England, and may show us how to organise a similar system here.

The extracts given are somewhat lengthy, because the main points dealt with, viz. :—the "keeping of houses" both by landlords and tenants, though matters of detail, are yet of paramount importance in the Housing problem.

Satisfactory house maintenance depends primarily upon a good understanding between landlord and tenant. There are, of course, matters of detail on which the interests of these two parties are opposed to each other, but in the main it really pays them best to pull together. The landlord wants his house to last as long as possible, and the tenant wants his house to be comfortable to live in. I have already described how this end has been attained, both in England and Germany. Success depends upon unremitting care and attention to details, but the achievement is worth the trouble involved.

CO-PARTNERSHIP IN HOUSING.

In regard to houses yet to be built, the simplest and surest way of reconciling the interests of landlord and tenant is to provide means by which the tenant of a small house can, if he is willing (and there are a great many who are willing), gradually acquire the value of, or a substantial interest in the house he lives in. This is not so difficult a task as the maintenance of old houses. We start with a clean slate. We have not to contend with the results of past mistakes, and we can learn from the experience of others. There have been, and still are, innumerable ways by which a man with small means is enabled to build a house for himself, and gradually pay for it. Building societies, some organised both by working men and capitalists, have attempted this task, and while some have achieved a certain

measure of success, many have proved a great disappointment. One aspect of these failures, that is, "individual ownership," will be dealt with in the last chapter of this book; meanwhile this chapter is concerned with the successes.

Foremost among these must be noted the Co-partnership Tenants Housing Council, which is a propagandist organisation, and Co-partnership Tenants Limited (6, Bloomsbury Square, London, W.C.), which is a business organisation for putting into practice the principle of co-partnership in house-building and house-ownership. Mr. Henry Vivian, M.P., is the chairman of both these organisations.

No work on Housing Reform would be complete without a description of their system and procedure.

1. The first step is to secure an option to purchase or lease suitable land on the outskirts of an industrial centre, at a capital value of £300 per acre, or less if possible.

2. When the option has been secured, but not before, a meeting of possible members of the future society is called together, and details are fully explained. The names are then taken of those willing to join the society, and anxious to get healthy houses with cheerful surroundings, which they can gradually buy by small monthly payments. The promoters of the scheme are able to judge whether the demand for respectable housing accommodation is sufficient to justify them in proceeding with their scheme.

3. The land on which an option has been secured is then planned out as a whole in accordance with the hygienic, artistic, and economic principles of Town Planning, as far as the local bye-laws will permit.

4. Rules are prepared and must be passed by the Registrar of Industrial and Provident Societies before the prospectus is issued. A prospectus is then issued explaining the objects of the society, to which subscriptions for loan stock and share capital are invited, and also the terms on which share capital and loan stock will be issued.

The share capital is raised in shares of £1 to £10 each, payable in full, or as to the first share £2 to £5 on allotment, and the remainder by instalments of 2s. 6d. per month. 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.

The building up of capital by means of monthly instalments of 2s. 6d. is a very slow process, and therefore in order to get to work at once on building the houses required, loan stock is raised, on which 4 per cent. is paid from the

date of receipt of the money. It will be obvious that no interest can be earned until the houses are built and tenanted, but the societies have powers to pay interest on loan stock out of capital for the usually short period erection takes, in the same way that a railway company is allowed to pay interest on its debentures for a certain fixed period, until their line is in working order. This loan stock has a prior claim to shares on the assets of the society, and is transferable only.

The houses built are simple but substantial, and include proper sanitary and other arrangements. It is not considered fair, as some landlords suggest, to deny the tenants proper accommodation for washing, and the other essentials to clean living, and then condemn the tenants for being dirty. Special attention is also given to the surroundings, which are really quite as important as the houses themselves. In short, the houses are built for use, and not merely for sale. They are let at ordinary rents, to pay a moderate rate of interest on capital, and the surplus profits (after providing for expenses, repairs, depreciation, etc.), are divided 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.

1. This system has many advantages over that of an ordinary building society. In the latter case the member makes himself liable for the purchase money, and if he leaves the neighbourhood the house may be a burden on his hands. In nine cases out of ten, a working man living in his own house, has to face a heavy loss on the investment of his savings when he has to choose between unemployment and removal to a neighbourhood where his labour is in demand. The mobility of labour, which is one of the working man's most valuable assets, is seriously interfered with, if not destroyed. Under the co-partnership system, on the other hand, the mobility of labour is encouraged, not destroyed. When a member leaves the neighbourhood, the society, not the tenant shareholder, possibly has a house on its hands. The tenant of the house has his shares in the society equal in value to the value of his house, which he can, if he likes, realise without any loss, or if he leaves his savings where they are, he will receive his interest as usual.

So far there has not been a single failure in this system, and from what I know of the management, I am not afraid of expressing the opinion that there is not at all likely to be one.

The system is thoroughly sound, and the details of

administration are carefully attended to by experienced men, whose past successes are their best testimonials.

2. Another advantage is that no tenant is in danger of having his property injured by the careless and untidy way in which his neighbour's house is kept. No member can say, "This house is mine." They can all say, "These houses are ours." One of the results of this is that public opinion on the estate is far too strong in favour of cleanliness and order for it to be possible that any tenant should neglect his house and garden, without being called to order by his partners. This sounds like interfering with the liberty of the subject. We already send people to prison for being drunk; why should not firm but friendly pressure be kept on individuals to enjoy the benefits that they have secured by co-operation with their neighbours, without injuring those who have helped to make these enjoyments possible? Vexatious interference with the way a man manages his own house and garden would be stopped by the public opinion of the neighbourhood quite as quickly as the neglect and untidiness that injures the neighbours.

3. Everyone ought to put by something for a rainy day. The difficulty that confronts working men and others with small means, is to find an investment at 4 or 5 per cent. that is safe and permanent. Small house-property is a very favourite and very sensible investment for people in this position. It cannot run away, but unfortunately the flimsy structures so often palmed off on thrifty but unsuspecting poor people, have a habit of coming to pieces very soon after they are built.

There is a story of a builder who complained of people for leaning against the wall he had built, and another of the draught being so great that someone had to sit on the table-cloth in order to prevent it being blown off the table. This palming off of rotten property on the thrifty poor is not only ruinous to the health of the people—it is also seriously discouraging to national thrift.

The co-partnership societies give the poorer classes an opportunity of gradually acquiring the value of the houses they live in on easy terms, and at the same time guard them against all risks.

Many other advantages might be mentioned, such as the enjoyment of social intercourse, without which the gregarious instincts of human beings remain unsatisfied. Space will not admit of mention being made of all the advantages to be obtained by tenant members of these societies; but I hope I have said enough to show that for the poorer classes there is no sounder proposition from the purely business,

as well as every other point of view, than Co-partnership Housing, as advocated and administered by Mr. Henry Vivian.

Capitalists, on the other hand, are provided with a safe sound 4 per cent. investment.

1. The greater the surplus profits, the greater the security for the regular payment of the interest on capital. It is to the interest of the tenant members, who receive the surplus profits, to make those profits as large as possible:—

(a) By taking care of the property, and so lessening the expenditure on repairs;

(b) By helping to find tenants for the houses;

(c) By the punctual payment of rent.

2. The share capital of the tenant member provides 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 reduced to a minimum.

There is no better investment than well-built, well-let, house-property, and the very fact that this system confers great benefit on the tenant members, ensures an exceptional security to the loan-stock holders.

This system also solves the question of "unearned increment" without the slightest unfairness to any individual. The increased security caused by this goes to the ordinary shareholder and the loan-stock holder; but after 4 per cent. has been paid on the loan stock, and 5 per cent. on the shares, the surplus profits due to unearned increment go as they should do to the tenant members of the societies, in the shape of increased bonuses on their rentals.

Each society is managed by a committee elected by the shareholders on the lines usually adopted by industrial and provident societies. Many of the individual societies all over the country are now joining Co-partnership Tenants Limited, which is a federation of branch societies, with headquarters in London. There are many details in connection with the work that can be far better carried out by a central body like this for the provincial societies, than by these societies for themselves. Official business with Government offices can be transacted more quickly and cheaply; the expense and loss of time caused by frequent journeys to London being avoided, as well as the delay caused by inexperience in matters of this sort.

Materials for road-making, house-building, and house-fitting can be bought in very large quantities, thereby considerably reducing the purchase price. The combined knowledge and experience of each individual society is all

collected at headquarters, and is at the service of all the others. Co-operation saves money, individual effort results in waste. Without the assistance of some such organisation as this federation, the starting of new societies in other parts of the country would be very difficult and very slow. With this federation to do the pioneer work, everything becomes comparatively easy. They know exactly what to do, and (what is equally important) what to avoid, in order to get to work quickly and cheaply on sound lines that will ensure speedy and permanent success.

The Co-partnership Housing Movement has spread with remarkable rapidity during the last few years, and when this federation is in thorough working order, will undoubtedly spread much faster still. It is founded on the thoroughly sound principle of mutual self-help. Its promoters recognise that the poorer classes in this country are no exception to the rule—that people do not really value anything they get without effort or self-sacrifice of their own. That is one of the many points on which co-partnership house-building has an immense advantage over municipal house-building. Under the latter system the tenants have themselves taken no part in the undertaking; they have not been called upon to make any special effort to get into the houses built (which was purely a question of luck, or worse still, favouritism), and they have no sense of possession.

It is of great importance that the poorer classes of Great Britain should be provided with respectable housing accommodation in place of the disgusting hovels in which so many of them now exist. It is of equal, if not greater importance, that this should be done on lines which will ensure that the houses are properly cared for by those who live in them. This all-important object is more or less successfully obtained in the case of municipally-built houses, by a stringent system of inspection by corporation officials; but official inspection is instinctively repugnant to our people, and for this reason the great majority of those who deserve assistance in the matter of housing, and would repay many times over any wise assistance given to them, refuse to go into municipal houses. Co-partnership house-building on the other hand gently leads the tenant into taking care of their houses by giving them the sense of possession.

Another advantage of co-partnership building societies is that the houses are not all built to one pattern, and therefore more easily suit the different requirements of different tenants.

House-building by the municipality must necessarily be an official system, and carries with it the disadvantages of

officialdom. There is no scope for imagination and initiative. We have had municipal house-building for twenty years, and its own supporters complain that no serious improvement has been effected in our large towns. In any case, a comparatively small proportion of the community can build houses on the philanthropic or semi-philanthropic lines adopted by municipal house-builders.

All those who want a sound 4 per cent. investment can safely follow the lines of the Co-partnership Tenant Societies. Amongst their supporters are many men well known, and rightly respected in the highest business circles.

I am by no means the first to recognise the unsoundness and the actual failure of municipal house-building; but that is not enough. It is necessary to present and give practical support to an alternative policy.

Many of those who see the danger of the unsound socialism that has of late years been gradually gathering force in this country, merely meet it with a policy of simple negation, or a policy of pure selfishness that is even more harmful.

They do not seem to realise the general condition of affairs in our great industrial centres, which is at the root of the mischief. It is useless to meet Socialistic fallacies by mere exposure of their unsoundness, without attempting to remedy the social evils. The evils are there, and they must be alleviated by one means or another.

Municipal land-purchase and land-leasing would, in my opinion, be of great service towards the end in view; but as I have already explained in other chapters of this book, it is wiser to attempt less first. The cautious man looks before he leaps. Let us first try what a combination of Town Planning of the land and co-partnership in house-building, will do, before we ask for strong powers of compulsory public land purchase.

Those who help to get Town Planning powers, and start such societies all over the country, will be actively helping to solve the problem.

The success of Town Planning depends in the first place upon Parliamentary influence; the success of co-partnership building depends on hard cash being invested at 4 per cent. in order to start the societies. Create all over the country a strong body of small house-owners, and you will do more than the most eloquent speeches to combat unsound socialistic pretensions.

Co-operation has achieved miraculous results in the production and distribution of all sorts of commodities for general consumption. The general principle has far greater

possibilities in the matter of housing the people than in any other direction, for reasons that I have endeavoured to explain in this chapter; and by no means the least of these is the complete conciliation of the interests of landlord and tenant.

Lord Brassey, Sir John Brunner, Mr. Rothschild, and many other financial and commercial leaders, have already approved these methods; and these names are a guarantee that Mr. Vivian's methods have been conceived, and are being carried out, on thoroughly sound business principles. No one need therefore hesitate about investing capital in co-partnership loan stock.

They are taking up a perfectly safe 4 per cent. investment, as well as helping forward a thoroughly sound solution of the Housing problem.

NOTE.—A description of Ealing Tenants Ltd., the pioneer co-partnership village, will be found in Appendix E.

CHAPTER XII.

MISCELLANEOUS.

MUNICIPAL HOUSE-BUILDING. RURAL HOUSING. COLLECTIVE
VERSUS INDIVIDUAL OWNERSHIP.



ANY of the arguments against municipal house-building have already been given in "A Housing Policy," and others have been mentioned in this book. My present task is a comparatively short one. We are continually being told that municipal house-building is not a charge on the rates, and yet rising rates are generally coincident with increased activity in this direction, and it is instructive to note that no municipal house-builder writes on the Housing Question without advocating some fresh means for "relieving their burden," such as exempting their undertakings from rates, etc. It is difficult to see how it can be fair that those who do not live in municipal houses should pay rates for those who do. This latest proposal for "manipulating" municipal house-building accounts reveals the unsoundness of the policy, and practically amounts to a confession of failure by those who make it.

I have examined a good many municipal house-building accounts, and, so far, have not found a single set of figures that told the public the whole truth. In addition to which, private interviews with officials engaged in the work have more than once provided me with information very different to that furnished to the ratepayers.

The insurmountable difficulty between those who advocate municipal house-building and those who oppose it is that they cannot agree on the facts.

In a recent publication we are told that the three Birmingham Corporation housing schemes give net returns of 4.35 per cent., 4.66 per cent., and 2.46 per cent. on the outlay. It is now some years since this mistake of local municipal house-builders was corrected. To-day, every Birmingham man who has followed the matter at all

closely is aware that the houses referred to as making a profit are in reality a charge on the rates, varying from 1s. 3d. to 2s. 8d. per tenement per week.

Another error into which municipal house-builders fall is in thinking that their policy encourages the private builder, and thereby increases housing accommodation; while we contend that the action of the municipality competes unfairly with and deters private enterprise. The case of Bournville is cited in the publication already mentioned, and it is suggested that Bournville was started as the result of a threat to build municipal dwellings. Mr. Cadbury's letter of December 18th, 1907, entirely refutes this veiled attack: "The idea of Bournville arose from my visits to the poor, when I was impressed with the great difficulty of a man living in the back streets of one of our towns bringing up children vigorous in mind and body. It was an ideal from my boyhood of fifty years ago, which I never then expected to have the privilege of realising. I have been an Adult School teacher in Birmingham for forty-nine years, so you will see I have had an exceptional opportunity of knowing the conditions of its people."

Those who want Local Authorities to devote their attention to the provision of housing accommodation do not yet realise that this results in neglecting their primary duty of supervision.

There are two points of agreement as to facts which may be usefully considered. Part III. is generally recognised to be the least extravagant form of municipal house-building. There are no figures available giving the costs of these operations all over the country, but the *Municipal Year Book* tells us that the London County Council, which has more experience in municipal house-building than any other public body, had up to November 30th, 1906, spent £3,342,542 on land and buildings for housing 70,491 persons. This works out at £47 8s. 4d. per person, which is very nearly the same figure as that taken in Chapter III. for urban re-housing.

These figures show it to be financially impossible for Local Authorities to build on an adequate scale themselves, and should persuade them to attend to the work of supervising others. The other point of agreement is the fact that every pound spent in land purchase, which would give Local Authorities complete control over the houses built, would go just seven times as far (more than one leading municipal house-builder says ten times) as a pound spent in house-building. This brings us to the policy of municipal land purchase and leasing to societies of public utility, or to

individuals willing to observe the conditions laid down by the authorities.

I am in favour of the policy of municipal land purchase, but this is not the case with all Housing reformers.

Practically speaking, all are agreed on Town Planning, but on municipal land purchase they are not, and therefore the two policies ought to be kept separate.

The question of "Unearned Increment" raised by Mr. Chamberlain more than thirty years ago, presents a problem that will never be solved until the land is owned by the people. The difficulty is how to attack this problem on lines that will be just and fair to all existing interests, and at the same time capable of attaining the end in view.

Some suggest that by taxation of land values the land-owners of England might be gradually taxed out of their inheritance. "Valuation" is too large a subject to be dealt with here. The principle that seems most likely to succeed is to give public bodies, national or local, some such power as this: "When land is required for any purpose in the public interest, the public authority concerned should have the power to take the land required and give in return public stock secured on the land taken that will bring in the same income as the land is earning at the date of transfer."

Various safeguards would, of course, be required. The landowner would not lose income, and he would gain in security, because he would have added to his original possession the guarantee of the national taxes or the local rates.

There has been a great deal of talk recently about Socialism on public bodies, but no public body has failed to meet its obligations, nor is there ground for expecting this will happen. Popular election can be relied upon to check over-enthusiastic public representatives.

The leading idea of English land legislation has always been to frame laws to protect the owner against the community. Is it unreasonable to suggest that the time has now come to give some little thought and attention to protecting the community against the owner? The present conditions can scarcely be considered satisfactory, when it is the general experience that land bought publicly for public purposes costs from 10 per cent. to 50 per cent. more than land bought privately.

Public land ownership would be of very great assistance in stopping private land and building speculation, than which nothing has done more to injure the national health and empty the national purse.

An interesting example of how this theory works in practice is supplied by Birmingham's pioneer scheme—leasing corporation land to a building society of public utility for the construction of a model village under the supervision and control of the Corporation and the Local Government Board.

If this land had been developed on the usual lines, it would no doubt have yielded a comfortable profit to the speculator; but the Corporation, by placing various restrictions on it, were not able to obtain what jerry-builders describe as the "actual present value."

The first object was to ensure that people living on this land should be properly housed, and the scheme provides for this without putting any charge on the ratepayers. Owing to circumstances over which the Housing Committee had no control, there is a small charge on the rates during the early years of the lease, but this will be more than wiped out before its termination. In future schemes it ought to be possible to avoid loss even in the early years; meanwhile it is an important step forward to have actually started experimenting with a policy that has great possibilities.

An abstract of the lease between the Birmingham Corporation and the Ideal Benefit Society will be found in Appendix F.; also one of that granted by Mr. Cadbury to Bournville Tenants Ltd. This is specially interesting, because it was carefully drafted on lines that Local Authorities can follow if they wish to.

The lease between Hampstead Garden Suburb Trust and Hampstead Tenants Ltd. was also drafted with the same object.

Rural Housing.—At the beginning of this book I pointed out that the urban and rural Housing problems are dependent on each other. I claim no detailed knowledge of rural conditions, but as spectators sometimes see most of the game, a few general remarks may not be without interest.

It has long been recognised that country people crowding into the towns greatly increases the difficulties of urban housing, as well as competing in a full labour market. It is also an accepted fact that one of the chief causes of this immigration is the lack of sufficient and of sanitary houses in country districts.

In July, 1906, Lady Gwendolen Cecil read a most instructive paper on this subject to a meeting of the Christian Social Union at Garden City. She believes it to be one of the main causes of the present difficulties that while the commercial rent is that which can alone be

obtained by a free offer in the open market, yet the rent charged in many parts of the country is an eleemosynary rent and not a remunerative one. The same opinion was clearly expressed by the Select Committee on Rural Housing, presided over by Sir John Dickson Poynder.

Lady Gwendolen goes on to point out how generous landlords, with the best possible intentions, housed the tenants on their estates "on a standard of comfort and sanitation far above the then demands of the occupying class themselves, and established a system of customary rents which were not only below the then value of the cottages, but which were fixed and purely artificial in their character. These landlords have now for the most part finished their work; and economic laws are avenging themselves. Within a certain radius of such properties building enterprise is killed."

House-builders dependent on their business for a livelihood are unable to let their houses below cost, and therefore only a very small proportion of the total accommodation required has been provided.

If the money and energy devoted by generous landlords to this unhappy policy had been devoted to showing farmers and other employers that it is sound business to pay good wages, and see to it that they are earned, and bad business to pay the smallest possible wage, good might have resulted instead of harm. In the event of failure to establish the doctrine of better wages, better results, then these landlords might have provided the tenants on their estates with allotments and small holdings on commercial lines, and so enabled them to earn enough to pay the rent of a decent home. This method would have had another advantage in giving the landlord more income from his land, and so mitigated, if not entirely prevented, the slump there has been of late years in the value of rural land.

As in the dispensing of charity, it is sound policy to help people to help themselves, and unsound to give doles: so with Housing. Those who attempt to nurse the poor are inevitably doomed to ultimate failure, no matter whether it be done by Local Authorities, philanthropic trusts or companies, or by private individuals. The policy of helping people to help themselves may be slower, but it is far surer; and Housing reformers must not allow present conditions and immediate results to divert their attention from the future.

The commercial value of allotments and small holdings to the nation, as well as to individuals, is fortunately being more and more widely recognised. The ethical value is

quite as important, and it assuredly reacts for good on the commercial value. Those at work on their own plots, whether owned or only leased on a secure tenure, have an interest in life that no dole affords.

Collective versus Individual Ownership.—How often we hear of tenants of small houses who have paid enough to buy every brick in their house two or three times over, but do not own one!

This condition has received a considerable amount of attention for many years past, thereby enabling us to profit by experience. Building societies have done a great deal of good, and also some harm. There have been too many failures, and these have deterred many cautious people from investing their savings in the gradual purchase of the house they live in, which provides, from every point of view, an excellent investment for the poorer classes. Everyone wants a house, and one of the advantages of this business enterprise is that the investor is his own customer. He does not depend on the requirements or caprices of others.

Collective ownership should be the poor man's safeguard. Rich men can afford the principle of individual ownership; they can afford to pay for their fads; but even they would undoubtedly be better off in many ways under the conditions of collective ownership.

In house purchase, as in other business matters, collective operations are infinitely more economical than individual action; it is just the difference between buying wholesale or retail. Another advantage is that the owner of a house on a co-partnership estate is protected against injury to his property by selfish or careless neighbours. Those conversant with what has so far been achieved in the direction of occupying ownership are aware that many a man with small means has paid far more than he need have done by taking individual action with only the financial help of a building society. Not only has he paid more, he has also obtained a worse article for his money.

The houses purchased with the help of an ordinary building society are not nearly so good in themselves or their surroundings as those to be found on the estates of Hampstead Tenants, Garden City Tenants, and many others rapidly developing all over the country.

A third, and in many cases the most important, advantage of all is the fact that collective ownership, as carried out by Co-Partnership Tenants Ltd., enables a man to go from one district to another in search of work without any anxiety or loss in connection with his house.

The greater the mobility of labour, the larger its share in the profits of commerce.

This comparison between collective and individual ownership, in favour of the former, must not be taken as a want of appreciation of the great work done by ordinary building societies in persuading and assisting the poorer classes to gradually acquire the houses they live in. That was a great step forward, and I have ventured to express my views on collective ownership in the hope that some of the older, and at the same time progressive, building societies may be induced to inquire into the methods of Co-partnership Housing, and consider the advisability of reviewing their methods.

APPENDICES

APPENDIX A.

MR. HORSFALL ON ADMINISTRATION.

[Reprinted from the "*Municipal Journal*," Jan. 10th, 1908.]

MANY English social reformers desire that town councils in this country shall have and use the power to make extension-plans for their towns. They advocate this change because they believe that it would remove or lessen evils from which our towns now suffer. It is, however, well known that some German towns, in which extension-plans are used, suffer severely from the evils resulting from the existence of a large number of tall barrack-dwellings, the rooms in which are dear, and therefore much overcrowded, and Mr. Aldridge seems, by what he said in a recent issue of the *Municipal Journal*, to believe that it is possible that the exercise by an English town council of the power to make town-extension plans might perhaps promote the building of barrack buildings here, and increase the evils from which we already suffer. It may therefore be well to try to call attention to the fact that the growth of barrack buildings in German towns is not due to the use by German town councils of any powers which a Town Planning Act would give to our town councils, but to the use, in the interests of speculators in land and holders of barrack dwellings, of those powers to make building bye-laws which our town councils already possess.

German Conditions.—The right to make a town extension plan only places a town council in the position in which the private owner of a large estate finds himself when he wishes to lay it out as the site for a town or part of a town. We know the absolute certainty that he may lay it out in such a way, and enforce such building regulations on it, as shall ensure that every house built on it shall be too large and costly for persons of small income, but that he need not take that course. We shall find, if we study the relation of a German town council to new districts of their town, that it has the same freedom of choice which is possessed

here by the owner of a large estate, and can use its power to make a town extension plan, either in a way which will ensure that land shall be dear, methods of building costly, and consequently rents high and dwellings overcrowded, or in a way which will ensure that land shall not be dear, that cheap but sound methods of construction shall be used, and that consequently there shall be an abundant supply of dwellings at moderate rents. We shall find also that a large proportion of the members of town councils in those German towns in which dwellings are dearest have motives for desiring that the rents of existing houses shall continue to be very high, which would not be felt by many members of English town councils, and therefore have motives for so using their powers as to ensure that the rents of new houses shall be too high to lower those of existing houses.

Factors in Fixing Rent.—It may be useful before we examine German methods to remind ourselves of the nature of some of the conditions which have a large part in deciding whether the rents of houses shall be high or low. That which most effectually prevents any given person from being compelled to pay a high rent for any given house in his possession of the power to obtain another house which would suit him as well at a low rent; in other words, an abundant supply of cheap houses. If we go a step further back and ask how an abundant supply of cheap houses can be ensured, we see that this can be done only by measures which ensure that every part of the whole process of obtaining land and erecting a house on it shall be so cheap and simple that not only can houses be provided cheaply, but also that a large number of persons shall know that, without very much trouble, they could, if necessary, build houses for themselves. If land is so dear that interest at the current rate on the cost of the smallest site that can legally be used for a house would make the rent high, or if a large quantity of even cheap land must be used for each house, or if bye-laws enforce costly modes of construction, or if each house must pay for half the width of a costly street, not only will the supply of houses be made scantier than it would otherwise be, and the cheapening influence of abundant supply be lost, but the cost also of every house which is built will be enhanced, and rents will be raised by the interaction of the two causes of dearness—a smaller supply of dwellings and increased cost of each dwelling.

German Municipal Institutions.—The institutions of Berlin and those other German towns which suffer most from overcrowded dwellings are so different from our municipal institutions that it is impossible to explain both shortly and clearly

why it is that German Town Councils, although they have the power to make town plans, have failed to give their towns all the advantages which we expect our town councils, when they can make town plans, to give to our towns. In the first place the representation in the elected part of the governing body of many German towns of persons whose interest it is that the rents of old houses shall not be lowered by the competition of cheaper new houses is extremely great. In Prussia, Saxony, and Lippe the so-called "Three-Class" system is in force. In this system those persons who pay one-third of all the rates and taxes paid in a town in the largest amounts elect one-third of the members of the town council; those who pay one-third in the next largest amounts elect another third of the members; and all the other payers of rates and taxes, who always form a very large majority of the whole number, elect the third third. In one town the first of the three classes once contained only one man, the owner of large works, who therefore elected one-third of the members of the town council. The interests peculiar to owners of houses are protected by German law which decrees that one-half the number of seats in the town council must be occupied by house-owners.

The "Magistrat."—The members of the town council elect the executive part of the municipal government—the "Magistrat," which consists of the Burgermeister and Adjoints, who in Prussia are elected for periods of twelve years, and are generally re-elected when their first term of office is completed. Under this system many men of great intelligence and of much public spirit are elected to both parts of the municipal government, but it is obvious that the town council as a whole must be strongly influenced by desire to protect the interests of the well-to-do classes, and especially those of house-owners. Two well-established German institutions can be used for this purpose—the wide street and the barrack dwelling.

The Origin of Wide Street.—Two causes seem to have co-operated in the production of the wide street. During the Middle Ages and till the close of the Napoleonic wars a large proportion of German towns were surrounded by walls, and most of their streets were very narrow. During the nineteenth century old methods of fortification rapidly became obsolete and many towns had some, or all, of their old encircling walls removed. There was naturally a general desire that the streets in new districts should be much wider than the inconvenient streets in the old central districts, and as many of the principal towns were the residences of Grand Dukes and other Sovereigns, who loved splendour and took

a leading part in the control of the towns, towns vied with each other in creating magnificent streets. Streets of the kind must, of course, be separated from each other by deep plots of building land. Even when land was as cheap as it was in most German towns seventy years ago, and even when streets could be as cheaply constructed as the simple streets of that time could be, a man who built a house on a large plot of ground and had to provide the land for, and bear the cost of constructing, half the width of a street sixty or seventy feet wide, knew that only a tall house containing a considerable number of dwellings would enable him to obtain a fair amount of interest on his outlay.

The Builder's Burden.—Houses of five storeys, the largest number of storeys allowed by the bye-laws, were therefore built in large number in Berlin and some other large towns. At first some of these houses had gardens behind them. But as sanitary arrangements and paving were improved, as water was brought from a distance, and gas-pipes were laid, the construction and maintenance of a wide street became a heavier and heavier burden. Then, too, German municipal authorities have a very strict building police which sees that staircases and other parts of houses are so solidly constructed as to keep the risk of collapse and of the spread of fire as small as possible, and, as the carefulness of the authorities increased, construction became more costly both because more material and more labour were required and the prices of material and labour were continually increasing.

Under the influence of these changes many house-owners build on the ground intended for gardens side and back-blocks of tall dwellings as additions to the blocks standing by the streets, the new blocks and the dwellings at the back of the old front blocks getting an insufficient supply of air and light from courts and other air-shafts.

Influence of Landowners.—When these changes were made by house-owners in one part of a district, the results, by showing how large an amount of money could be obtained from the full use of the ground, gave all other owners of land in the district strong pecuniary reasons for covering their ground in the same way, and, by greatly raising the price of all the land in the district, they made it necessary for everyone who bought land there to cover it as closely as the law allowed with tall buildings. When land had thus been made very costly in one district, naturally owners of land in other districts desired that their land should have its price raised in the same way. It is to the interest of the owners of the dear land and of the owners of dear houses in the districts of close tall buildings that land in all other districts shall be

dear, because, should there be a large supply of cheap, small houses provided on cheap land in accessible positions, the prices of land and the rents of the tall unwholesome houses would, of course, be greatly and rapidly reduced. All the great influence of the owners of land and houses is therefore exercised to compel or induce the town councils, who, under the Lines Act of 1875, have the power to create building districts in which houses of various heights and covering various proportions of their sites are allowed, to allow buildings of five storeys, arranged in long rows, to be built in every district.

Prussian Government and Barrack Dwellings.—Nor is it only on town councils that the influence of owners of dear land and highly-rented houses and the influence of landowners who desire that their land shall rapidly become dear are exercised. In the year 1892, in order to prevent the evils caused in Berlin by the prevalence of five-storeyed barrack dwellings from extending to the suburbs, building bye-laws, in the preparation of which the Prussian Government was a party, were issued for a very large area round Berlin. These bye-laws allowed buildings of five storeys in some districts, buildings of four and of three storeys in other districts, while in others, generally chosen because the prevalent winds pass over them before reaching the central districts, only detached or semi-detached buildings of two-storeys were allowed. The owners of land in the districts from which five-storeyed buildings were excluded by the bye-laws of 1892 knew so well that the exclusion involved the certainty that their land would not reach such high prices as land in the other districts would rise to, that they used their great influence to get the restriction removed, and, most unfortunately for everyone but themselves, they succeeded in obtaining a fresh set of bye-laws which allow the erection of five-storeyed houses in at least some of the districts from which the 1892 bye-laws excluded them. There is another German institution which has co-operated with the wide street to promote the production of barrack dwellings, and to make the owners of such dwellings use all their power to influence town councils and other authorities to the utmost for the protection of the barrack dwelling from the competition of cheaper and more wholesome forms of dwelling. This is the Land-book. In Germany an entry in the Land-book is the legal proof of ownership of land, and no mortgage or other encumbrance on land is valid unless it is entered there; and as the Land-book can be consulted by everyone, it is very easy to ascertain in what degree any given property is burdened.

Land as a Security.—Hence it is very easy in Germany to borrow money on the security of land. Under the influence of the wide, costly street, of this facility of borrowing, and of the great and rapid growth of German towns, a remarkable state of things has been created in Berlin, and, in a lower degree, in some other large towns. A very lucid description of this state of things will be found in a book by Dr. Rudolf Eberstadt, “The Influence of Speculation on the Construction of the Modern Town.”* Except in the open country in East Germany land in both town and country, till a few years ago, was held by a far larger proportion of the population in Germany than in England, and therefore the average size of the holding was much smaller there than here, and the average wealth of each holder lower. Hence it was much easier there than it would have been here for speculators, either individuals or land companies, to buy large tracts of land round rapidly-growing towns at prices which, while so much higher than the value of agricultural land as to induce the original agricultural holders to part with their holdings, were very much below the prices to which speculators knew that the erection of five-storeyed barrack dwellings would at once raise the land. The power of the strong purse has been very fully used, and many of the German towns are now enclosed by deep rings of land held by speculators, many of whom have borrowed their money from banks. These rings of land prevent the healthy growth of the towns as effectually as did the fortifications of the Middle Ages. All the unbuilt-on land round Berlin is said to be owned by 73 land companies, some of which are so closely interconnected that there are in reality not more than 20 or 30 separate companies, so that common action for the good of the companies and the harming of all the rest of the community is comparatively easy.

The German Building Plan.—The difference between the price paid for the land and that which it will be worth in the market when it is used as the foundation for five-storeyed barrack dwellings cannot be obtained till barrack dwellings are actually erected. Before houses can be built the authorities have to prepare a building-plan for that part of the suburbs and to decide on the bye-laws. The full influence of the owners of the land is brought to bear on the generally sympathetic town council, and, as I have already stated, too often the building bye-laws fix a width for all the streets

* “Die Spekulation im Neuzeitlichen Staedtebau.” Von Dr. Rudolf Eberstadt. (Jena: Gustav Fischer.)

which makes the five-storeyed barrack dwelling the only form of house that can pay interest on its cost, and formally allow that form to be erected.

Course of the House Market.—In the great majority of cases the houses are built by the individuals and companies who own the land by the help of money borrowed from banks. When the houses are finished, the owners must get rid of them and of the land on which they stand to realise their profit, and a process takes place which is called selling the house and its site. But very few persons have money enough for the purchase of so large a property, and as a rule a barrack dwelling is sold to a man who pays in cash, sometimes nothing at all, and generally not more than 10 per cent. of the whole price, the unpaid part of the price being secured to the seller by a mortgage, which is duly entered in the Land-book and has priority in relation to all other encumbrances on the property. The so-called "house-owners" of the German towns, for whom half the seats in the town councils are reserved, instead of being persons of assured pecuniary position, who may be trusted always to guard all the respectable interests of respectable people, are, therefore, really, as a class, men who are in a very dangerous financial position, which creates for them strong interests adverse to those of all their fellow-citizens. If rents can be maintained, they obtain good interest on the small capital which they have invested in the property, ostensibly theirs; if they can obtain a slight advance of rent the rate of interest they receive is much augmented; but if rents fall, then they lose all their income, and if the fall is considerable they are unable to continue to pay interest on the mortgages on their houses and become bankrupts. Hence they have the strongest possible reasons for combining with landowners to induce or compel town councils and central governments to restrict the supply of new buildings as far as possible to barrack buildings.

The Cause of Evil Conditions in Germany.—It will be seen by this account of what has taken place in German towns that the cause of the existence of unwholesome dwellings, high rents, and overcrowding is not at all the possession by the German town councils of any powers which could be given to English town councils by a Town Building Act, but simply the wrong use of building bye-laws for the advantage of persons interested in the maintenance of high prices for land and high rents for dwellings. The true nature of the cause of the evils from which German tenants suffer was clearly revealed by a fact mentioned lately by Mr. Damaschke in an admirable address to a meeting of repre-

sentatives of the towns in Posen, held in June last, which all housing reformers should read.* When it seemed probable that only detached and semi-detached houses, of not more than two-storeys in height, would be allowed in the small town of Teltow, which forms part of Greater Berlin, the prices of shares in the companies which owned land there fell at once 37 per cent!

How to Effect a Fall in Rents.—Undoubtedly, if the Prussian Government passed a law allowing only ten or twelve two-storeyed houses per acre to be built on any part of the ring of land round Berlin which is held by land companies, and were to enforce the construction of tram-lines to all parts of the ring, not only would the price of land in that ring fall very low, but rents of all the houses, large and small, throughout Berlin would be soon greatly reduced. The fall in rents would be due not only to the bringing into the market of much cheap land and the creation of houses of a cheaper type, but also to the facts that far more professional builders would be able to build the new type of small house than can build barrack dwellings, and that each of a great many private citizens would then be able to employ a small builder to build him a house. In considering the differences between our English system and the German system of housing, German students of housing seem to me always to leave out of account the difference in the amount of supply between a country where only a small proportion of the population can undertake the work of building a house, and a country in which, as is the case here, a large proportion of those who desire to obtain houses can build for themselves.

Excessive Width of Street.—All the German Governments now see that the too-wide street is the chief cause of the great increase in the number of tall barrack dwellings, and the introduction to the new Prussian Housing Bill recommends that residential streets shall be made narrow, that streets through which there will be much traffic shall be wide, and that streets respecting which it is uncertain whether much traffic will pass through them shall be made wide in the cheapest way by having gardens in front of the houses, which can, if necessary, be added later to the width of the roadway.

It is not to be wondered at that some English observers have been misled into the belief that Town Planning is the cause, or one of the causes, of high prices of land and high

* "Jahrbuch der Bodenreform," 3 Band, 3 Heft, p. 168. (Jena: Gustav Fischer, 1907.)

rents in German towns, as building only being allowed in and near towns on areas for which plans have been made, it is only on those areas that any rents can be charged, and it is there chiefly that the high prices of land attract attention. It is, however, not only on those areas that prices of land are raised by the excessive use which the bye-laws allow to be made of land, but everywhere where it seems probable that a similar excessive use will be allowed in the near future. In a valuable report to his town council which has recently been published, the Oberbürgermeister of Mannheim states that near that town the influence of tall buildings has raised the prices of land far beyond the limits of the areas for which town plans exist.

What Germany has gained.—From the powers given to their town councils to make town plans, other than the often-misused power to have all streets made wide, from the powers to control the direction of streets, to have streets of various widths, to have many of the streets planted with trees, to have sites reserved for public buildings, to have an adequate provision of playgrounds, shrubberies and parks, German towns have derived nothing but good; and they have derived so much good that, in spite of higher rents and more overcrowding of houses, their large towns are much pleasanter places for poor and rich to live in than are our towns. Dr. Adickes, the very able Oberbürgermeister of Frankfurt, who knows England well, says that “a large part of the evils existing in English towns is due to there not having hitherto been building police regulations, in the German sense of the words, in existence there,” and Professor Fuchs, of Freiburg, i.B., one of the highest German authorities on Housing, said recently that there is less need for garden cities in Germany than in England, partly because, thanks to the general use of public town plans, they have in Germany “no English slums.”

APPENDIX B.

A BILL

TO AMEND PART II. OF THE HOUSING OF THE WORKING
CLASSES ACT, 1890.

Arrangement of Clauses.

1. Amendment of Section 32 of 53 and 54 Vict. cap. 70.
2. Extension of powers of Local Authorities as to demolition.
3. Amendment of Section 34 of 53 and 54 Vict. cap. 34.
4. Extension of meaning of obstructive building.
5. Power of entry to pull down an obstructive building.
6. Amendment of Section 48 of 53 and 54 Vict. cap. 70 as to covenants.
7. Register of owners of dwelling-houses.
8. Repeals and saving.

Amendment of Section 32 of 53 and 54 Vict. cap. 70:

1. Subsections (1) and (2) of Section 32 of the Housing of the Working Classes Act, 1890 (in this Act referred to as the principal Act) are hereby repealed and the following provisions shall be substituted therefor :—

(1) It shall be the duty of every Local Authority to cause to be made from time to time inspection of their district in order to ascertain that every dwelling-house is in all respects reasonably fit for human habitation. If on the representation of the medical officer of health or of any officer of such authority or upon information given it shall appear to such authority that any dwelling-house is not so fit, they shall forthwith take proceedings against the owner or occupier for a closing order in respect of such dwelling-house.

Proceedings for a closing order shall be taken in all respects and with the like incidents as if the dwelling-house were “premises in such a state as to be a

nuisance or injurious to health" within the meaning of the Acts mentioned in the third schedule hereto so far as the same are applicable, and the provisions therein contained shall be deemed to be applicable, notwithstanding that the dwelling-house may be alleged to be in such a state as to be unfit for human habitation for reasons other than being dangerous or injurious to health; and in such proceedings it shall be sufficient to allege that the dwelling-house is in such a condition as to be a nuisance.

(2) Any such proceedings may be taken for the express purpose of causing the dwelling-house to be closed whether the same be occupied or not, and upon such proceedings the court of summary jurisdiction, if satisfied that the dwelling-house is in such a state as not to be reasonably fit for habitation, may impose a penalty not exceeding twenty pounds, and shall make a closing order; and the forms for this purpose may be those in the Fourth Schedule to this Act or to the like effect, and the enactments respecting an appeal from a closing order shall apply to the imposition of such penalty.

Extension of Powers of Local Authorities as to Demolition.

2. (1) Section 33 of the principal Act shall have effect as if the expression "closing order" included not only an order purporting to be made under the Act, but also a closing order purporting to be made solely under any of the Acts mentioned in the Third Schedule of the principal Act as amended or under any bye-laws made pursuant to these Acts, unless such order shall have been made in respect of overcrowding.

(2) When an owner undertakes pursuant to the said Section 33 to execute the works necessary to render the dwelling-house fit for human habitation, the Local Authority may, if they think it desirable, specify the works which are in their opinion necessary; and if the owner execute these works within the time mentioned in the said section and to the satisfaction of the Local Authority, a court of summary jurisdiction shall, upon the application of such owner and upon production of a certificate of the Local Authority that the works have been so executed, cancel the closing order.

Amendment of Section 34 of 53 and 54 Vict. cap. 34.

3. When an owner, or on his failure the Local

Authority, proceed to take down and remove a building pursuant to Section 34 of the principal Act, he or they (as the case may be) shall clear the site of all building material, and in the course of such taking down or removal shall do as little damage as may be to the adjoining buildings and shall make good any damage so caused, and the cost of so doing if incurred by the Local Authority shall be deemed to be expenses incident to the taking down and removal of the building within the meaning of the said section and of Section 9 of the Housing of the Working Classes Act, 1903.

Extension of Meaning of Obstructive Building.

4. A building shall be deemed to be an obstructive building within the meaning of Section 38 of the principal Act if by reason of its proximity to or contact with any other buildings it prevents the access of sufficient light and air to such other buildings, and it shall be deemed to do so if it cause the open space about such buildings to be less than one-half of the open space required to be provided by the bye-laws as to new domestic buildings in force within the district.

Power of Entry to pull down an Obstructive Building.

5. Where an order of the Local Authority for pulling down an obstructive building is made pursuant to Section 38 of the principal Act, and either no appeal is made against the order or an appeal is made and either fails or is abandoned, the Local Authority shall in addition to the powers conferred on them by the said section be authorised to agree with the owner for the speedy pulling down of the obstructive building and the compensation payable in respect thereof by the Local Authority; and failing such agreement the Local Authority may upon giving one month's notice in writing to the owner and occupiers enter upon and take possession of the obstructive building, and forthwith pull down the same and clear the site and hand over the site so cleared to the owner, and upon such entry the owner shall be entitled to receive compensation for such pulling down of the obstructive building, the amount of such compensation to be settled by arbitration in manner provided in the said section. Provided that if the obstructive building is part of a house or manufactory and cannot be severed from the remainder of the house or manufactory without material detriment thereto the owner may require the Local Authority to purchase the whole of the said house or

manufactory and site thereof; but in the event of any dispute between the Local Authority and the owner as to whether the obstructive building can be so severed, the same shall be determined by the arbitrator, to whom the question of disputed compensation is submitted.

For the purpose of such entry the provisions of the Lands Clauses Acts with respect to the entry upon lands by the promoters of the undertaking shall be deemed to be incorporated; but the bond required by Section 85 of the Lands Clauses Consolidation Act, 1845, shall be under the seal of the Corporation and shall be sufficient without sureties and shall be conditioned for the payment of interest at 4 per cent. per annum, and the amount to be deposited shall be either the amount claimed by the owner for compensation after receipt of the said notice or such sum as shall be determined by the surveyor to be the compensation payable for the pulling down of the obstructive building.

Amendment of Section 48 of 53 and 54 Vict. cap. 70 as to Covenants.

6. Section 48 of the principal Act shall have effect as if the following provisos were added thereto; that is to say:—

Provided that no owner shall have any right or remedy against any tenant or lessee for the breach, non-observance or non-performance of any covenant or contract entered into by such tenant or lessee in reference to any building represented as an obstructive building and pulled down under an order made by a Local Authority under this part of this Act.

Provided also that where a lessee, under-lessee, or mortgagee undertakes to execute and executes the works necessary to render a dwelling-house fit for human habitation pursuant to Section 33 of this Act, and such works or some of them are not due to any breach, non-observance, or non-performance of any covenant or contract entered into by such lessee, under-lessee, or mortgagee, and he alleges that the whole or part of the expenses of such works ought to be borne by the freeholder or by any other person having any interest in the dwelling-house, he may by complaint apply to a court of summary jurisdiction and that court may make such order concerning the expenses or their apportionment as appears to the court to be just and equitable under the circumstances of the case,

regard being had to any contract between the parties ; but such expenses shall not be deemed to be a charge outgoing or imposition within the meaning of a covenant or contract to pay the same, or to pay rent free of the same.

Register of Owners of Dwelling-houses.

7. Every person being the owner of a dwelling-house within the meaning of Part II. of the principal Act other than the immediate occupier shall upon application to the clerk of the Local Authority within whose district the dwelling-house is situated and upon giving a description of the dwelling-house and the nature of the interest he claims therein, be entitled to be registered by the said clerk as owners or one of the owners of such dwelling-house, provided that when such estate or interest is vested in two or more persons jointly one only of such persons shall be entitled to be registered as representing such estate or interest.

Any person so registered shall be entitled to receive notice of any proceedings of or taken by the Local Authority under Part II. of the principal Act which may effect his interest in the dwelling-house, but a Local Authority shall not, except as otherwise expressly provided, be required to serve any such notice upon any person not so registered, and such person shall have no right or remedy against any Local Authority for any act done or proceedings taken by such Local Authority or for any damage suffered by reason of his failing to have had notice of such proceedings.

Repeals and Saving.

8. Schedule III. of the principal Act is hereby repealed and the Schedule to this Act is substituted therefor. In Section 29 of the principal Act the words "made under" to the end of the section are hereby repealed.

Nothing in this Act shall derogate from the powers contained in the Housing of the Working Classes Act, 1903.

SCHEDULE.

To be substituted for Schedule III. of the principal Act.

Enactments applied for the purpose of proceedings for closing premises in England, Scotland, and Ireland.

ENGLAND.

ADMINISTRATIVE COUNTY OF LONDON.

LC and LL *Vic. cap.* SB.

The Public Health (London) Act, 1891.

ELSEWHERE THAN LONDON.

38 and 39 *Vict. Cap.* 55.

The Public Health Act, 1875.

SCOTLAND.

60 and 61 *Vict. Cap.* 38.

The Public Health (Scotland) Act, 1897.

IRELAND.

41 and 42 *Vict. Cap.* 52.

The Public Health (Ireland) Act, 1878.

APPENDIX C. I.

A BILL to enable Local Authorities to prepare and enforce plans for the laying out and improvement of streets, and the provision of open spaces in their districts.

THE PREPARATION OF PLANS.

Resolution of Local Authority that Plans shall be Prepared.

1. (1) A Local Authority may, from time to time, by resolution, determine that plans shall be prepared indicating the manner in which the making, providing, laying out, widening or improving of any streets or open spaces in their districts, or in any part or parts thereof, shall be carried out.

(2) When such resolution relates to a borough or urban district, the Local Authority thereof may thereupon cause such plans to be prepared and put into force in manner hereinafter provided.

(3) When such resolution is passed by a rural district council the Local Authority thereof may, with the consent of the Local Government Board, but not otherwise, cause such plans to be prepared, provided that if such resolution has been passed at the request of the Local Authority of an adjoining borough or urban district for the purpose of such rural district council concurring with the Local Authority of such adjoining borough or urban district, or with it and other boroughs or districts in appointing a joint committee to prepare a plan extending into both or all the districts, the consent of the Local Government Board shall not be required for the preparation of such plan by such joint committee, or for the enforcement of so much thereof as extends into the district of the rural district council.

Constitution of Committee.

2. The said plan or plans when they relate solely to the district of the Local Authority shall be prepared by a committee to be appointed by the Local Authority, the number thereof shall not be less than twelve, nor more than twenty-one, and shall consist either wholly or partly of members of the council, but the proportion of members of the council shall not be less than two-thirds the total number.

Joint Committee for two or more Districts.

3. (1) When the Local Authority of any district is of opinion that a plan should be prepared, which shall include an area partly within their district and partly without, they shall request the Local Authority of such district or districts into which the same shall extend, to concur with them in appointing a joint committee to prepare such plan; and if such Local Authority or Authorities concur, the plan, or plans shall be prepared by a committee appointed jointly by the Local Authorities of the respective districts in such proportions as shall be agreed upon, or on failure of agreement, as shall be determined by the Local Government Board. The number of such committee shall not be less than twelve, nor more than twenty-one, and shall consist either wholly or partly of members of the respective Local Authorities, but the proportion of members appointed by each Local Authority shall not be less than two-thirds of the total number appointed by that authority.

(2) If a Local Authority, when so requested, refuse to concur in the appointment of a joint committee for preparing plans as aforesaid, the Local Authority so requesting, may request the county council for the county in which the area is situated to concur in such appointment, and if the county council so concur, all the powers and duties under this Act of the council so refusing shall be transferred to the county council.

(3) Local Authorities appointing a joint committee under this section may confer with or without conditions or restrictions on any such committee any powers which the appointing authority might exercise if the purpose related exclusively to their own borough or district, except the power to borrow money or to make any rate, but such joint committee shall not hold office after any annual election of members of the authority appointing it, beyond such time as a new joint committee shall be elected.

(4) The costs of a joint committee under this section shall be defrayed by the Local Authorities by whom it is appointed in such proportions as they may agree upon, or as may be determined in case of difference by the Local Government Board.

Powers and Duties of Committee.

4. (1) A committee appointed in pursuance of this Act shall, in preparing plans, have regard to the promotion of traffic, the prevention of fire, the health of the inhabitants, and the most economical and artistic way of laying out the land for the benefit of the community.

(2) A committee may, in their discretion prepare

plans for some only, or parts of, or all the proposed streets and open spaces in the area proposed to be planned, and such plans may include the widening or altering of existing streets, and the making of streets through lands already built upon. They may prescribe the levels of such streets and the system of sewerage throughout the whole or part of such area, and if prescribed, the same shall be deemed part of the said plan.

(3) Notwithstanding anything contained in the bye-laws or in any local Act for the time being in force in the district or districts to be planned, the committee may in such plan set out streets of a less width than are prescribed by such bye-laws or local Act, provided that in doing so they shall set out the building-line of such streets at such distance therefrom as will enable the street to be widened to a width not less than the width so prescribed without interfering with the buildings to be erected along such street, and such building-line shall be deemed part of the said plan.

(4) Plans or parts thereof prepared by a committee may be varied from time to time, until the same or such part thereof shall become binding in manner hereinafter provided, and they shall not be made public, save with the consent of the Local Authority. Any person making public any plan, or part thereof, without the consent of the Local Authority, shall be liable to a penalty not exceeding £100.

Methods of Publication.

5. (1) When a plan has been prepared, and in the opinion of the committee is ready for publication, the Local Authority for the district to which it relates may:—

(a) Either publish the fact that such a plan has been prepared, stating the area to which it relates, and whether or not it includes all the proposed streets and open spaces in the said area, or some only, or

(b) Publish the said plan or part thereof, such part including either the whole of the streets in part of the area, or only some or parts of them in the whole area, or in part thereof.

If part only is published, they may publish the fact that a plan has been prepared for the remaining streets if such is the case.

(2) When the plan has been prepared by a joint committee, such publication may be made by the joint committee,

if so authorised by the Local Authorities appointing it, but otherwise the time and manner of publication may be agreed on by such Local Authorities, and if they fail to agree, such publication shall be made by each Local Authority as regards their own district, or by the joint committee as regards the whole area, and in such manner or manners, and at such time or times as the Local Government Board shall decide upon the request of any such Local Authority.

PUBLICATION OF FACT THAT A PLAN HAS BEEN PREPARED.

Publication. How to be made.

6. Publication of the fact that a plan has been prepared by a Local Authority shall be made by the Local Authority causing to be inserted during three consecutive weeks in some one and the same newspaper circulating within their district, an advertisement stating the fact of a plan having been prepared, and the limits of the area comprised therein, and whether or not it extends to all, or only to some of the proposed streets and open spaces in the said area, and by serving during the thirty days next following such insertion, a notice to the like effect upon every owner, or reputed owner, lessee, or reputed lessee, occupier, or reputed occupier of any lands within the said area so far as such persons can be reasonably ascertained, stating that such land is included in any area for which a plan has been made.

Effect of Publication.

7. After the insertion of such an advertisement, stating that a plan has been prepared, no notice, plan, or description of any work required by any bye-law in force within the district to be laid before the Local Authority shall, if such work is to be done within the area comprised in the said plan, be approved by the Local Authority, or be commenced without approval, save in accordance with this Act.

Any person so commencing such work shall be liable to a daily penalty during the continuance of such work not exceeding £5, and the Local Authority may deal with such work in all respects as if the same were not in conformity with a bye-law within the meaning of Section 158 of the Public Health Act, 1875.

Rights of Owners and Confirmation of Plan.

8. (1) After the insertion of such an advertisement, stating that a plan has been prepared, any owner, lessee, or occupier of any land within the area comprised in such plan

shall, upon request by him made in writing to the Clerk of the Council, be informed whether or not such plan relates to and affects any part of his land, and upon paying a reasonable fee for the making of a copy, shall be supplied by the Local Authority with a copy of so much of such plan as affects such land, and notice that such a plan has been supplied shall be sent to every other owner, or reputed owner, lessee, or reputed lessee, or occupier, or reputed occupier of the same land so far as the same can reasonably be ascertained, who shall be entitled to have copies supplied to them on payment of a like fee.

(2) If any such owner, lessee, or occupier, is not satisfied with such plan, he shall, within four weeks of obtaining such copy or notice, or such longer time as the Local Authority may agree, send to the Local Authority his objections thereto in writing and the grounds thereof, and the same shall be considered by the committee, who shall hear the objector or objectors, and if it is deemed advisable the committee may, to meet such objections, alter or vary such plan and enter into any agreement with such objector as to the purchase by the Local Authority of any land rendered unsuitable for building purposes by reason of the said plan, or as to an exchange of land, or as to any land shown as an open space or part thereof being retained by the owner or lessee on condition that he shall not build thereon. In the event of any such objector and the committee failing to agree, the matter in dispute shall be referred to an arbitrator to be agreed on by the parties, but if they are unable to agree upon an arbitrator, then to an arbitrator to be appointed by the Local Government Board.

(3) If such an owner, lessee, or occupier, does not give notice of objection within the said four weeks, or such extended time as may be agreed upon, or if he objects and withdraws his objection, or if the arbitrator disallows the objection, the said plan, or if he objects and the plan is altered or amended either by agreement or by direction of an arbitrator, the plan so altered shall be binding in respect of the said land, and shall not be altered save with the consent of the Local Authority, and of the persons for the time being owning such land, or of such part thereof as shall be affected by such alteration, and no new street shall be laid out, or building be erected or work be executed, or act be done in contravention thereof, or which shall prevent the same from being carried into effect, and any person so doing shall be guilty of an offence of plan contravention under this Act.

So much of a plan as becomes binding under this section is hereinafter referred to as an "owners' plan."

PUBLICATION OF PLAN.

How Plan to be Published.

9. When the Local Authority are of opinion that the plan relating to any part of their district, or such part thereof as relates to any specific streets or open spaces should be published, they shall publish the same with the prescribed particulars in the manner following:—

(a) They shall insert during three consecutive weeks in some one and the same newspaper circulating within their district, an advertisement stating the fact of a plan having been made, the limits of the area comprised therein, and naming a place within such area, or in the vicinity thereof, where a copy of the plan may be seen at all reasonable hours.

(b) During the thirty days next following the date of the first publication of such advertisement, serve a notice on every owner or reputed owner, lessee or reputed lessee, and occupier of any lands proposed to be dedicated to public use as a street under the plan so far as such persons can be reasonably ascertained, stating that such lands are included in such plan, and that he may be required to dedicate the same to the public use.

Objections to Plan.

10. (1) Within two months from the date of the publication of such first advertisement, any ratepayer may signify in writing to the Clerk of the Council, or other authorised officer, any objection to the said plan, and stating the grounds thereof. The committee shall, within a reasonable time, consider the said objections, and if required, or if, in their opinion, it is desirable, hold a meeting for the purpose of hearing the said objectors, and shall report their decision to the Local Authority, who shall, in accordance therewith, either confirm the said plan, or alter it or remit it to the committee for further consideration. The Local Authority shall give notice to the persons objecting, of their decision in so far as it relates to such objection, and shall insert an advertisement in the same newspaper in which the previous advertisements were inserted during two consecutive weeks, stating their decision and whether or not the plan has been altered, and if altered naming a place within such area, or in the vicinity thereof, where a copy of the plan so altered can be seen at all reasonable hours. If the plan as altered

requires that any land not comprised in the original plan shall be dedicated to the public as a street as aforesaid, the Local Authority shall serve notices, as in the case of the original publication on any owner or reputed owner, lessee or reputed lessee, and any occupier of any such land.

(2) In the event of the publication of any plan which extends to the boundary of any district, or adjacent thereto, and which has not been prepared by a joint committee appointed by the adjoining districts, the Local Authority of the districts adjoining to that part of the district to which the plan relates or is adjacent to, shall be entitled to object to the plan, and to appeal in all respects as if they were ratepayers within the district of the Local Authority.

Appeal to Local Government Board.

11. Any objector who is not satisfied with the decision of the Local Authority, and any other person aggrieved by any alteration in the plan may, within six weeks from the date of the publication of the first advertisement of the decision of the Council, by notice in writing stating the grounds of his objection, appeal to the Local Government Board, who after inquiry into the matter by local inquiry or otherwise, may disallow the plan or confirm it subject to such alterations and conditions as they may think fit.

Plan to become binding.

12. At the expiration of the time limited for appealing, if there is no appeal, or in the event of an appeal, upon its withdrawal, the said plan, or upon confirmation of the Local Government Board, the plan as confirmed shall be binding, and no new street shall be laid out, or building be erected, or work be executed, or act be done in contravention thereof, or which shall prevent the same from being carried into effect; and any person so doing shall be guilty of an offence of plan contravention under this Act. Such plan, when binding, is hereinafter referred to as a "Town Plan."

Alteration of Town Plan.

13. A town plan may be altered or added to by an amending plan made in like manner, and subject to the like provisions as the original plan.

PREPARATION AND APPROVAL OF PLANS FOR OWNERS.

Rights of Owners not affected by Plan.

14. (1) If a town plan, or if a plan, the fact of the preparation of which has been published, does not affect the

land of any owner or lessee within the area to which it relates, or affects only part thereof, such owner or lessee, if he is desirous of laying out his land for building, or of building may :—

(a) Request the Local Authority to prepare a plan of such land, or part thereof, in respect of the streets, open spaces and sewerage system; and if he is prepared to pay a reasonable fee for so doing, the Local Authority shall refer the same to the committee or joint committee, as the case may be; and the same provisions shall apply to the plan so prepared in all respects as if it had been part of a plan, the fact of the preparation of which had been published, or,

(b) He may submit a plan to the Local Authority, showing in addition to compliance with the bye-laws for the time being in force, the streets and open spaces on such land; and the committee shall thereupon consider whether such plan will interfere with the plan prepared by them, and if satisfied that it does not, the Local Authority shall, within four weeks, so inform the person submitting the plan, or if not so satisfied deliver to him their objections thereto in writing, and stating the grounds thereof; and the same provisions shall extend to them as if they had been objections delivered by an owner, lessee, or occupier, to a plan prepared by the committee.

(2) In preparing or approving plans under this section, the committee shall have regard to the same matters, and shall have the same powers as they have in preparing other plans.

(3) A plan, when settled by agreement or by arbitration under this section, shall be binding in all respects as and shall be deemed an owners' plan.

Plan for Adjoining Owner.

15. If an owner or lessee request the Local Authority to prepare plans as aforesaid, and if, in order to lay out the land in the best interests of the community, the land of other owners should, in the opinion of the committee be included in such plans, the Local Authority shall endeavour to obtain the consent thereto of such owners and of persons having interests in such land; and if the consent is obtained in respect of not less than nine-tenths of the area so intended to be planned, the Local Authority may acquire the remaining land as if the same were required for the purposes of the Public Health Act, 1875. Persons entitled to sell and convey under

the Land Clauses Acts shall be entitled to consent to land being included in a plan under this section.

ENFORCEMENT OF PLANS.

Dedication of Land for Public Purposes.

16. Any person desirous of laying out an estate, etc., for building purposes, or of making a new street, or of building or re-building on any plot of ground, part of which is included within the limits of a street or open space delineated in a town plan or owners' plan, he shall, when he commences to lay out the estate for building purposes or to build, or re-build as aforesaid, or when requested by the Local Authority, dedicate to the use of the public as a street or open space as the case may be so much of his land as is included in such limits, and comply in all respects with the said plan; and with any agreement into which he has entered with the committee or Local Authority, and with any restriction or condition imposed upon him with respect to such plan: if any person after written notice from the Local Authority, fails to comply with this section he shall be guilty of an offence of plan contravention under this Act.

Compensation Payable.

17. All persons having any interest in land, which by reason of a town plan or owners' plan is required to be dedicated as a street or open space which land or corresponding land would not be required either to be laid out or dedicated as a street or open space by reason of the bye-laws for the time being in force in the district, or by reason of any local Act, shall be entitled to be paid compensation in respect thereof from the date when such land shall be so dedicated. An owner who is required to dedicate land for a street before he is desirous of developing his other land adjoining thereto for building purposes shall be entitled to be paid compensation in respect thereof; but in determining the amount regard shall be had to the fact that when his land is developed for building purposes, part thereof would be required to be laid out as a street or streets, as if the bye-laws or any Local Act in force at the time of the dedication were in force at the time of such development.

Making-up and Repair of Streets.

18. When land is required to be dedicated, as or for the purposes of a street under any town plan or owners' plan in order to widen an existing street, or to make a new

street through land already continuously built upon, the same when dedicated shall become a highway repairable by the inhabitants at large; but all other land so required to be dedicated or laid out as a street shall not become so repairable, but shall be deemed to be a street or streets or part thereof within the meaning of the Public Health Act, 1875, and of the Private Street Works Act, 1892. Provided that if by reason of the street being of a greater width than would be required under the bye-laws or under any Local Act then in force at the time of such dedication, the cost of any works required respectively under Section 150 of the Public Health Act, 1875, or under the Private Street Works Act, 1892, is increased, such increased cost shall be borne by the Local Authority. If such works are required under Section 150 of the Public Health Act, 1875, and are executed by the owner or occupier, he shall be entitled to recover such difference from the Local Authority; and if executed by the Local Authority the surveyor shall settle the proportion to be borne by the Local Authority; and in case of dispute as to the amount of such difference, or as to the settlement of the proportion, the same shall be determined by arbitration under the Public Health Act, 1875.

If the works are done under the Private Street Works Act, 1892, the surveyor shall provisionally apportion the amount of such additional cost; and any owner may object thereto on the ground that it is incorrect or insufficient in the same manner and with the like incidents as he may object to the proposals of an Urban Authority under Section 7 of that Act; and such additional cost shall be included and dealt with in the final apportionment in like manner, and subject to the same incidents as provided by Section 12 of that Act, the Local Authority paying their proportion.

Assessment of Compensation.

19. (1) For the purposes of the assessment and payment of compensation under this Act, the Lands Clauses Acts (with the exception of Sections 16, 123, 127, 133, 150, and 151 of the Lands Clauses Consolidation Act, 1845), are incorporated herewith, and the Local Authority shall be deemed the promoters of the undertaking; and the streets and open spaces shown in the plan shall be deemed to be the undertaking; and persons entitled to any interest in lands dedicated for public purposes, and in respect of which compensation is payable, shall for the purposes of such Acts be deemed to be persons entitled to compensation in respect of lands which have been taken, and for which the promoters of the undertaking shall not have made satisfaction.

(2) In assessing the compensation, no sum shall be allowed in respect of the mines or minerals under any such lands or in respect of compulsory purchase; and regard shall be had to the extent to which the remaining and adjoining lands and hereditaments belonging to the person claiming compensation may be benefited by the undertaking; and no sum shall be allowed in respect of any addition to or improvement of the property in respect of which compensation is claimed, made after the date of the first publication in pursuance of this Act of an advertisement stating the fact that a plan has been made, if such property or part thereof is included in a Town plan or made after any copy of a plan including such property or part thereof, has been obtained if included in an owner's plan (unless such addition or improvement was made with the consent of the Local Authority, or was necessary for the maintenance of the property in a proper state of repair, or for the more convenient use of the then existing building); nor in the case of any interest acquired after the said respective dates, shall any separate estimate of the value thereof be made so as to increase the amount of compensation; but otherwise the compensation shall be assessed as at the date of the dedication of the land.

Dedication of part of House or Building or Land.

20. (1) No party shall be required to dedicate as a street or open space a part only of any house or other building or manufactory, unless the same is about to be pulled down, if such party be willing and able to sell and convey the whole thereof, unless such part can be severed from the remainder of the house or manufactory without material detriment thereto, regard being had to any alteration or substitution of access which may be provided by the Local Authority. In case of dispute the matter shall be determined by the tribunal to which the question of disputed compensation may be submitted.

(2) When by reason of part of any person's land being required to be dedicated as a street or open space, his remaining land is rendered unsuitable for building purposes, such person may require the Local Authority to purchase the said land; and the price shall be determined in the same manner as in the case of land required to be dedicated as a street or open space; and in case of dispute as to whether or not such land is so rendered unsuitable, the matter shall be determined by the tribunal to which the question of disputed compensation may be submitted.

MISCELLANEOUS.

Power of Local Authority to deal with Land.

21. In addition to any other powers contained in this Act, a Local Authority may purchase, sell, or exchange any land within or without their district for the purposes of carrying into execution any plan prepared under this Act, whether published or otherwise, in all respects as if such lands were required for the purposes of the Public Health Act, 1875, provided that such land, if not required for such purposes, need not be sold, but may be leased for building purposes.

Appropriation of Land acquired for other purposes.

22. Land acquired, or which may be acquired by a council under the Housing of the Working Classes Acts, may be applied for the purposes of this Act, and with the consent of the Local Government Board, any lands acquired by a council under the Public Health Act, 1875, or any other Act or Provisional Order, and not required for the purpose of which they were acquired, and in the case of a borough any corporate land may be applied for the purposes of this Act.

Amendment of Bye-laws.

23. Section 157 of the Public Health Act, 1875, shall be extended so as to empower every Local Authority having powers under this Act, and who have appointed or concurred in the appointment of a joint committee under this Act to make bye-laws with respect to the following matters—that is to say :—(1) With respect to the junction of new streets with one another, and with the existing streets. (2) With respect to the deposit of plans, and other matters necessary to the carrying out of a town or owner's plan.

Payment of Expenses.

24. (1) Any expenses incurred under this Act may be paid in the case of a borough or urban district out of the rate of which the general expenses of the council under the Public Health Act, 1875, are defrayed, and in the case of a rural district, as special expenses under that Act, to be charged on the contributory place within which the area to be planned is situated.

(2) A Local Authority may, for the purposes of this Act, employ surveyors, architects, and such other experts as they may consider advisable, and may appoint such servants and officers as may be necessary, and such officers

and servants shall be deemed to be officers and servants within the meaning of the Public Health Act, 1875.

Borrowing Powers.

25. A Local Authority, for the purposes of this Act, may borrow in like manner as they may borrow for the purposes of the Public Health Act, and these Acts shall apply accordingly with the necessary modifications.

Where any Local Authority is possessed of land acquired under this Act, or which may be used for the purposes of this Act, and which has not been, or is not intended to be dedicated to the public as a street or open space, they may for the purposes of this Act borrow money on the credit of such land and of any buildings or works thereon, and may mortgage such lands or works to any person advancing such moneys in the same manner in all respects as if they were the absolute owner of the lands, buildings, or works so mortgaged, and Sections 235-243 of the Public Health Act, 1875, shall, so far as applicable, apply thereto.

Local Inquiries.

26. (1) For the purposes of the execution of their duties under this Act, the Local Government Board may cause such local inquiries to be held as the Board see fit, and the cost incurred in relation to any such local inquiry including the salary or remuneration of any inspector, or officer of, or person employed by the Board engaged in the inquiry, not exceeding £3 3s. per day shall be paid by the council, and persons concerned in the inquiry, or by such of them, and in such proportions as the Board may direct, and the Board may certify the amount of the costs incurred, and any sum so certified and directed by the Board to be paid by any council or person, shall be a debt to the Crown from such council or person.

(2) Sections 293-296, and Section 298 of the Public Health Act, 1875, shall apply for the purpose of any order to be made by the Local Government Board, or any local inquiry which that Board cause to be held in pursuance of this Act.

Saving of Crown Rights.

27. Nothing in this Act affects prejudicially any estate, right, power, privilege, or exemption of the Crown; but the Commissioners of Woods may, on behalf of His Majesty, with the sanction of the Treasury, convey or dedicate to the public as a street or open space any land for the purposes of

this Act either without payment of any purchase money or compensation, or at any price less than the real value, and may do so free from all encumbrances thereon, and may consent to any land being included in a town or owner's plan.

Service of Notices.

28 (1) Notices or other documents requiring to be served by a Local Authority under this Act may be served :

(a) By delivery of the same personally to the person required to be served, or upon his agent, or

(b) By leaving the same at the usual or last known place of abode of such person or of his agent, or

(c) By post in a registered letter addressed to such person or his agent at his usual or last known residence or place of business, or

(d) If such person or his agent cannot be found by leaving the same on land or the premises in respect of which notice is served, or by affixing the same on a prominent place on the land or premises.

One notice addressed to the occupier or occupiers without naming him or them, and left at any house, shall be deemed to be a notice served on the occupier, or on all the occupiers of any such house.

(2) Notices or other documents required by this Act to be served upon a Local Authority or upon a Committee may be served upon such Local Authority or Committee by delivering the same to their Clerk or leaving the same at his office with some person employed there or by sending the same by post in a registered letter addressed to the Authority or Committee or to the Clerk of such Authority or Committee at the office of such Authority or Committee.

Disqualification of Members of Authority and Committee.

29. A person shall not be disqualified from being elected or being a member of any Local Authority or committee by reason of being interested in any land included in any plan or intended plan under this Act, and may vote as a member of such council or committee upon any resolution or question in relation to such land until such plan, or the fact that such plan had been prepared, has been published, and thereupon no member of a Local Authority or council shall vote upon any resolution or question which is proposed or arises under this Act if it relates to land in which he is beneficially interested.

Any person voting contrary to this provision shall be liable to a penalty not exceeding £10, and his vote shall be disallowed.

Recovery of Penalties.

30. Penalties under this Act shall be recoverable on conviction before a Court of Summary Jurisdiction, but the fact that any person has become liable on conviction to the payment of a penalty shall not prevent the Local Authority from enforcing this Act by action or any other proceeding.

Offence of Plan Contravention.

31. Any person guilty of plan contravention under this Act shall be liable to a penalty not exceeding £20, and to a daily penalty not exceeding £5, so long as such offence continues; and in addition thereto the Local Authority may pull down and remove any works, buildings or obstructions executed or erected contrary to this Act, and may recover the expense of so doing before a Court of Summary Jurisdiction either from the person who executed or erected the works, buildings, or obstructions, or from the person causing them to be done.

Definitions.

32. In this Act, unless the context otherwise requires, the following words and expressions have the meanings hereinafter assigned to them, that is to say :—

“Lands” and “Premises” includes messuages, buildings, lands, easements, and hereditaments of any tenure.

“Street” includes any highway, and any public bridge, and any road, lane, footway, square, court, alley, or passage.

“Open Space” includes public parks and gardens, and any land, whether enclosed or not, on which there are no buildings, and to which the public have right of access.

“Local Authority” means the council of a county or municipal borough, or of an urban or rural district, and district means such borough or district.

APPENDIX C.—II.

LIVERPOOL CORPORATION (STREETS AND BUILDINGS).

(Extracts from) A BILL

For conferring on the Corporation of the City of Liverpool further powers for the better regulation of buildings, the formation of streets, and the laying out and development of estates within the City, and for other purposes.

No building allowed till street formed.

11. (1) It shall be lawful for the Corporation to require that every new street shall be formed of such width as the Corporation shall require :

Provided that in the event of the Corporation requiring any new street to be of any greater widths than the following (viz.) :—

(a) In the case of a new street which, in the opinion of the Corporation will form a main thoroughfare or a continuation of a main thoroughfare, or means of communication between main thoroughfares in the City, or a continuation of a main approach or means of communication between main approaches to the City, eighty feet ; or

(b) In the case of any other new street, the width required for such street by any Act or bye-law in force within the City :—

The Corporation shall make compensation to the owner of any additional land given up by him for the purpose of making any street of such greater width as aforesaid :—

Provided always that the Corporation may, if they think fit, instead of paying compensation under this section, agree with the owner of any such additional land for the purchase of the said land, or any part thereof.

(2) The compensation payable by the Corporation in respect of any such additional land as aforesaid shall, in default of agreement, be a sum equal to the

pro rata proportion of the amount, which would have been the value of the whole of the estate, of which such additional land forms part, if the intended works of street formation had not been contemplated, less an allowance in respect of any improved value which will accrue to such estate, or any part thereof, by reason of the intended street being formed of such greater width as aforesaid.

(3) The amount of any compensation payable under this section shall, in default of agreement, be determined by a single arbitrator agreed upon between the parties, or failing agreement, appointed by the President of the Surveyors' Institute.

12. The Corporation shall determine in any case what proportion of the width of any new street shall be laid out as carriageway and as footway or footways respectively, and any new street shall be formed accordingly.

13. On any application for approval to the formation of a street, or the widening or adaptation of any way, so as to form a street, the Corporation may, before granting their approval, require such alteration in the intended levels, gradients, position, length, conformation, or direction of, or may require such extension of the intended street as may, in the opinion of the Corporation, be expedient for the purpose of causing such street when formed to communicate, or to communicate more conveniently with any lands adjoining, or near thereto, or with any other street.

Building-line in new streets to be shown on plan.

Corporation may fix a building-line in existing streets.

19. (1) Whenever application shall be made to the Corporation to approve the formation or widening of a street, or the widening or adaptation of a way so as to form a street, and such formation, widening, or adaptation will, in the opinion of the Corporation, be the commencement or the continuation of the laying out, or of the development of any estate, lands, or area of land for building purposes, it shall be lawful for the Corporation, before approving any such formation, widening, or adaptation, to require the submission to them of plans and particulars showing to such extent as the Corporation may require, the scheme for the

development or laying out of such estate, lands, or area of land, and the streets to be formed or widened thereon, and the ways thereon to be widened or adapted as streets for the purpose of, or in connection with the scheme for such laying out or development.

(2) The Corporation may make it a condition of any approval of the formation or widening of any street, or of the widening or adaptation of any way as aforesaid, or to the erection of any building on any such estate, lands, or area of land, that the formation or widening of such street, or the widening or adaptation of such way, or the erection of such building, shall not be commenced or proceeded with until such streets, roads, or ways, in such positions and of such levels, gradients, length, conformation, width, and direction as the Corporation may determine to be necessary as main means of communication over such estate, lands, or area of land, to main thoroughfares, streets, or lands adjoining or near thereto, have been to the approval of the Corporation formed or defined by posts and rails or otherwise as the Corporation may allow, and left open to the public.

20. It shall be lawful for the Corporation in granting their approval to the formation or widening of any street, the widening or adaptation of any way so as to form a street, or the erection of any building to limit the number of buildings which may be erected in a row, and the space or spaces to be left between any rows of such buildings, and to limit the number of tenements which may be provided in any such building.

21. It shall be lawful for the Corporation for the purpose of securing the proper laying out or development of any estate, lands, or area of land, in respect of or in connection with which any application for the approval of the Corporation is made to require the owner or owners of such estate, lands, or area of land, and the owner or owners of any lands adjacent or near thereto to enter into and carry into effect such agreements for the purpose of adjusting and altering the boundaries of, or granting easements, facilities, or rights over any such estate, lands, or area of land and any such lands respectively, and for effecting such exchanges of land as may be necessary or expedient for such purpose on such terms and conditions as may be agreed upon between such owners respectively, or as in default of such agreement may be determined by a single arbitrator to be agreed upon between such owners

respectively, or failing agreement, appointed by the Corporation.

23. (1) Whenever representation is made to the Corporation by persons comprising the owners of not less than two-thirds in value of any estate, lands, or area of land, that it is desirable that such estate, lands, or area of land should be made subject to restrictions as to the character and value of the buildings to be erected thereon, and as to the amount of land to be attached to each such building, or the Corporation is satisfied that a *prima facie* case exists for an inquiry as to whether it is desirable that any estate, lands, or area of land within the City should be made subject to such restrictions, the Corporation after giving such notices as the Local Government Board may prescribe, and such other notices (if any) as the Corporation may think fit, may cause inquiry to be made in the locality; and if satisfied that such restrictions or any of them are desirable, may make an order accordingly.

(2) Any order made under this section may include either in whole or in part the estate, lands, or area of land in respect of which representation has been made to the Corporation as aforesaid, and may include any other lands adjoining or near thereto; and

(a) Shall declare and describe the estate, lands, or area of land to which the order applies, and shall fix and define the boundaries of such estate, lands, or area of land;

(b) Shall fix and determine the character, and the minimum value or values of any building to be erected, or any part of any estate, lands, or area of land declared and described by such order, and may fix and determine different values for buildings on different parts of any such estate, lands, or area; and

(c) Shall fix and determine the minimum amount or amounts of land to be provided and permanently maintained exclusively belonging to any such building as aforesaid, and may fix different amounts of land for buildings of different characters, or on different parts of any such estate, lands, or area of land, and may fix and determine the minimum width and depth of any land required to be provided and maintained as aforesaid.

(4) Any such order shall within one month from the making thereof be submitted by the Corporation to the Local Government Board, and if within two months from

the making thereof the owners of not less than one-sixth in value of the estate, lands, or area of land affected by such order petition the Board to disallow the order, the Board shall cause to be made a local inquiry to determine whether such order is to be confirmed or not.

(5) If no such petition as aforesaid is presented, or being presented is withdrawn, the Local Government Board shall confirm the order.

(6) The Local Government Board on confirming an order may make such modifications therein as they may consider necessary.

24. (1) If at any time the owner of any estate, lands, or area of land shall, in connection with the laying out and development of the same, set apart on such estate, lands, or area of land to the approval of the Corporation a piece of land (being not less than one-tenth of the estate lands or area of land being or about to be laid out or developed or one acre in extent) as a garden or open space, or if the Corporation so require as a public garden or public recreation ground, the Corporation may, in granting their approval to the formation or widening of any street or the widening or adaptation of any way so as to form a street on any such estate, lands, or area of land, or the laying out or development of any such estate, lands, or area of land, and whether the Corporation shall have paid or agreed to pay compensation or other consideration to such owner in respect of such setting apart, dispense with the observance, in relation to such estate, lands, or area of land, of any of the provisions of this Act or of any Act or bye-laws for the time being in force within the City.

(2) From and after the date of the grant of any such approval as mentioned in the preceding subsection no building or structure shall, except with the consent of the Corporation and on such terms and conditions as the Corporation shall prescribe, be erected on such space of land.

(3) If the Corporation require any such space of land to be set apart as a public recreation ground or public garden, the same shall thereupon vest in and be maintained by the Corporation; and it shall be lawful for the Corporation to exercise with regard thereto, to such extent as the Corporation shall determine, all or any of the provisions relating to the management, control, maintenance, and user of public recreation grounds and public gardens within the City, and by

resolution to apply thereto all or any of the enactments and bye-laws relating to such public recreation grounds or public gardens.

MISCELLANEOUS.

25. The Corporation on the one hand, and any county council or the corporation or council of any city borough urban or rural district adjoining or near to the City or any one or more of them on the other hand, may contribute to the expenses of the widening or improvement of any street, roadway, or highway within or partly within the City or the county, city borough, or district of any such corporation or council respectively; and may enter into and carry into effect any agreement with respect to such contributions, and with respect to any such improvement or widening or the works connected therewith, or any of such matters.

26. For the purpose of facilitating the formation of a street partly within and partly outside the City, or the widening or adaptation of a way so as to form such a street, or for the purpose of forming a new street or widening an existing street which may become or is a means of communication with or a continuation of a main thoroughfare in the City, or for the purposes of the development or laying out of any estate, lands, or area of land partly within and partly outside the City: the Local Government Board may, on the application of any corporation or council of any city borough, urban or rural district adjoining or near to the City, and within which any part of such intended street will be or any part of any such existing street, estate, lands, or area of land is situate, make an order conferring on that corporation or council all or any of the powers, duties, or liabilities of the Corporation under this Act, and applying with the necessary modifications the provisions of this Act with reference thereto.

27. (1) It shall be lawful for the Corporation if they think fit, for the purpose of securing the better development or laying out of any estate, lands, or area of land, or for the purposes of the formation or improvement of any street, way, or highway within the City, to purchase, take on lease, exchange, and acquire any lands or any rights or easements over lands; and for the purpose of any such purchase, Sections 176, 177, and 178 of the Public Health Act, 1875, shall apply as if they were re-enacted herein.

(3) It shall be lawful for the Corporation to sell, let on lease, or otherwise dispose of any lands or any rights or easements over any lands acquired by them under this Act.

28. (1) The Corporation may by order declare the limits at or within which any street or way within the City is to be taken as beginning or ending.

(2) The Corporation shall keep at their principal offices a register of all orders made by them under this section, which shall be open to the inspection of all persons at all reasonable times.

29. The Corporation may lay out with grass margins or plant with trees or lay out as gardens any part of any street or highway now or hereafter maintained by the Corporation, provided that the Corporation shall not reduce below a total width of thirty-six feet the part available for traffic of any such highway or street; and the Corporation may from time to time, as circumstances require, throw into the carriageway, or footway of any such street any part of such grass margins, parts planted with trees, or parts laid out as gardens as aforesaid, and may from time to time alter or re-arrange the parts of any street or highway laid out as a carriageway or footway respectively.

37. (2) The Corporation may provide by any bye-law that in any case in which the Corporation think it expedient they may dispense with the observance of any bye-law made under this section on such terms and conditions as they may think proper.

39. The provisions of this Act shall be in addition to and not in derogation of the powers, rights, and authorities of the Corporation under any other Act or any bye-law for the time being in force within the City.

NOTE.—This Bill has since been amended in some of its details.

APPENDIX D.

EXISTING POWERS OF LOCAL AUTHORITIES WITH REGARD TO TOWN DEVELOPMENTS.

“ *Streets.*—Excepting in one or two of the small towns, *e.g.*, Wenlock, Great Torrington, an owner of land must conform to certain local regulations or bye-laws before he commences to lay out a new street. In the majority of places the stipulations are contained in bye-laws sanctioned by the Local Government Board. Usually plans in duplicate and sections not exceeding four in number, and prepared to a prescribed scale, must be deposited with the Corporation for approval before any new street is laid out. Generally the plan must show the names of the owners of the land through which the street will pass, the points of the compass, and the size and number of the intended building lots. Information must also be given as to gradients, levels, etc., and nearly always the position of the street relatively to existing streets must be disclosed. In some cases, *e.g.*, West Hartlepool, Sunderland, the height, class, and nature of the buildings to be erected, and the proposed height of the division and fence walls must be stated.

“ In many towns, the plan, when approved, remains good for an indefinite period, but generally a time limit is in force, which varies from six months in Workington, and twelve months in Barrow-in-Furness, West Ham, and Wakefield, to five years in Southport. In Manchester and Birmingham the time is two years. In Halifax, if the street is not laid out for public use within four years, the plan is void.

“ In no place does an owner appear to be under an obligation to furnish for approval a plan of the method in which he proposes to lay out a building estate, or even when he submits a plan of a single street is he obliged to show on the plan its position in relation to any projected street on his estate or in the neighbourhood.

“ The Town Clerk of St. Helens states that, although there is no special provision in the Acts or bye-laws of the

borough for regulating building estates, 'in practice a plan of the whole estate, showing the intended streets and levels, is insisted on.

“ *Construction of Streets.*—The requirements of the different towns as to the width of the carriageways and footways vary considerably. Generally the streets are divided into classes, and the width of the carriageway depends on the class of street, and footpaths are required on both sides of the street. In sixty-three towns, 24 feet is the required width for a carriageway, with a footpath 6 feet wide on each side. In Birkenhead, Sunderland, and Salford, three-fifths of the entire width of the street must be devoted to carriageway, and two-fifths for the footways. In Leeds, the proportions are two-thirds and one-third respectively. While in Bolton and Ipswich the Corporation may determine the width of the carriageway and footpath in each case, and a similar power is possessed by the Corporations of Stockton-on-Tees and Wakefield. The classification of streets adopted in Barrow-in-Furness is as follows:—(a) Main thoroughfare (first class), 80 feet wide, with 40 feet carriageway and 20 feet footpaths ; (b) Main carriage road (second class), 60 feet wide, with 36 feet carriageway and 12 feet footpaths ; (c) Subsidiary front streets (third class), 40 feet wide, with 25 feet carriageway and 7 feet 6 inches footpaths ; (d) A back street, 20 feet wide, must be constructed at the rear of a continuous line of dwellings, unless the Corporation otherwise allow. This classification is sanctioned by the Barrow-in-Furness Act, 1875, Section 42 ; and in the same Act (Section 44), it is provided that the Corporation may, at their discretion, reduce the width of a street if an open space is left along one or both sides of the street in front of the houses, or if the street is not the principal or only approach to dwelling-houses.

“ The materials and character of construction of the roads vary considerably with the class of road and the situation of the town. In Barrow, a main thoroughfare, or first-class road, must have a slag foundation 12 inches thick, with 4 inches ordinary macadam of first-class stone, or 4 inches of tarred macadam, at the discretion of the Corporation. A main carriage-road, or second-class road, only requires a foundation 9 inches thick, and a third-class road is made up of 7 inches slag foundation, and 4 inches tarred limestone macadam. The footpaths must in each case be flagged, but the flags vary from 3 inches thick to 2 inches. In Exeter tar paving is allowed for the footways, and in Bournemouth, 3 inches deep of gravel.

“ In the majority of towns streets are required to be

paved with stone setts, and be provided with flagged footways, but often plans are passed for a street which, however, will not be taken over by the Corporation as a highway, repairable by the inhabitants at large, until considerable further works have been carried out upon it. For instance, in Huddersfield, the Corporation generally require a kerb and ash footpath, but at a later stage a flagged footpath may be necessary. Similarly with regard to the carriageway, the Corporation, on the approval of the plan, only insist on macadam; but when they exercise their powers under their local Acts, which are analogous to those in Section 150 of the Public Health Act, 1875, they generally require the street to be paved. In some few places the regulations only deal with the contour of the road.

“Intersecting Streets.—Although not quite the general rule, many Corporations require that a street shall not be laid out for a greater length than from 100 to 300 yards without an intersecting street. Such powers are possessed by the Corporations of Liverpool, Manchester, Leicester, St. Helens, Sheffield, Leeds, and many others.

“Squares, etc.—No town appears to possess powers in respect of the laying out of new streets in the form of squares, *i.e.*, using the term square in its widest sense, and not as meaning a court.

“Powers are, however, possessed by certain towns with regard to the construction of courts. For instance, in St. Helens every court, alley, square, or enclosure must be of the width in every part of 20 feet at the least, and be open from the ground upwards, and every entrance into the court shall be not less than 20 feet wide. In Liverpool, new courts must be 30 feet wide, not exceed 100 feet in length, and open at both ends into streets 30 feet wide; and in Hull certain powers are possessed as to terraces, which are peculiar to that town.

DISCRETIONARY POWERS OF CORPORATION.

“Width of Street.—In the majority of the towns the Corporation have no discretionary powers to vary the width of any street. In Nottingham, by virtue of the Nottingham Corporation Act, 1900, streets must be laid out to such width as the Corporation determine; while in Leicester, by the regulations in the schedule to the Leicester Improvement, Drainage, and Markets Act, 1868, every new street shall be laid out and formed at least 30 feet wide, unless a greater or less width shall in any case be required or consented to by the Corporation. In Birmingham, under the bye-law, where the buildings are set back from the street line, the Corporation may allow a reduction in the width of the street.

A similar power is possessed by Barrow-in-Furness under their Act of 1875. Again, in Bacup, by bye-laws dated May 4th, 1864, it is provided that streets shall be "of such width and at such level as the Corporation shall in each case determine." Similarly in Bolton and Huddersfield the Town Council may in each case determine the width; and in Sunderland there is power to increase the width to 50 feet if the street will be a leading thoroughfare, and to 60 feet if the buildings in it will exceed 27 feet in height; but the Corporation must bear the cost of the pavement of the increased width.

Direction and Position of Streets.—In most towns there is no powers to alter or vary the direction or position of the streets shown on plan. Some corporations, have, however, acquired exceptional powers. In Nottingham the Corporation have full power, subject to a compensation clause (Nottingham Improvement Act, 1874), and the Leeds Corporation acquired similar power under the Leeds Corporation (Consolidation) Act, 1905. In Bournemouth there is a similar power, subject to compensation, but there is no power to compel the communication of the streets on one estate with those on another. Bradford and Brighton have certain discretions, and also Blackburn "to a limited extent." In Leicester, by the Leicester Improvement Act, 1881, it is provided "The Corporation may at any time after a plan for a new street has been deposited, and before the same has been sanctioned, vary or alter the intended position or direction of such intended new street for the purpose of securing more easy and convenient communication with any other street adjoining, or leading thereto, or for the purpose of making such new street communicate therewith at a more convenient level." A similar provision is contained in the Barrow-in-Furness Act, 1875, Section 49, and in the Huddersfield Improvement Act, 1871. By virtue of the Ealing Corporation Act, 1905, Ealing possesses like powers, but subject to the payment of compensation to any person injuriously affected. In Liverpool, under the Corporation Act, 1902, there is power to alter or vary both the position or direction of a new street shown on a plan, but compensation is payable to the person depositing the plan. St. Helens and Bolton possess somewhat similar powers.

Building Line.—In a great many places the Corporation have discretionary powers to prescribe the building-line in any street. Such powers are possessed in Liverpool and Nottingham, subject to a compensation clause. In Bournemouth the power is confined to existing streets, if the streets are narrow, inconvenient, or without a regular line of

buildings, and is subject to the payment of compensation. Similar powers appear to be possessed by Birmingham, Leeds, Bolton, Eccles, and St. Helens.

“ In some places the discretionary powers depend upon the width of the street. In Folkestone, by the Folkestone Improvement Act, 1855, it is limited to existing streets less than 40 feet wide.

In Huddersfield, under the Huddersfield Waterworks and Improvement Act, 1876, the Corporation may prescribe the frontage line of buildings to be observed in any street, and whenever the front of any building to the extent of one-half thereof be pulled down or externally altered, the Corporation may require the building-line so prescribed to be observed. The provisions are, however, subject to a compensation clause.

BUILDINGS.

“ *Materials.*—The majority of the Corporations do not possess powers to make regulations as to building materials. Special powers have, however, been obtained by Liverpool, Leeds, Preston, Salford, Sheffield, and several others. While in St. Helens the powers are limited to the construction of walls near ovens and furnaces, and of ovens not used for manufacturing. The regulations in most towns merely deal with mortar, damp courses, etc.

“ *Air Space.*—There is considerable difference between the regulations in force in the various towns with reference to the provision of air space at the rear or side of new buildings.

“ The requirements as to air space at the rear or side of dwellings vary from a minimum area of 100 square feet in Bacup, to a minimum of 500 square feet in Croydon. In Burnley the minimum is 120 square feet. In 85 other towns, including Liverpool, Manchester, Bradford, Leicester, Nottingham, Bolton, Bristol, Folkestone, Norwich, Eastbourne, Carlisle, Northampton, the minimum area required is 150 square feet. Blackburn ask for 180 square feet, Cheltenham and Ealing 200 square feet, Coventry 300 square feet, Newark 400 square feet, and Croydon and Pembroke require 500 square feet. At Sunderland one-third of the entire area of site, exclusive of the forecourt, must be left open, but a proviso allows one-fourth of the area, if the buildings do not exceed 25 feet in height to the eaves, and there is provided a water-closet, a detached washhouse, and a back street. In Newcastle-on-Tyne the area of open space must be equivalent to one-quarter of the total area of the site less front garden. Similar requirements are in force in Huddersfield, and in West Hartlepool the area is one-third. Southport requires an airspace equal to half the area of the buildings.

“ In twenty-eight towns, including Bradford, Chatham, Dover, Harrogate, Huddersfield, Newcastle-on-Tyne, Leicester, Oldham, Preston, St. Helens, Wakefield, West Bromwich, the Corporation has a discretionary power to vary the dimensions or area of the open space to be left at the rear or side of dwellings.

“ In two towns, Leicester and Sunderland, there are regulations as to air space for factories.

“ The depth of open space required at the rear or side of dwellings varies in proportion to the height of the buildings, generally from 10 feet to 30 feet. The former (minimum) depth is required for the lowest buildings of fifty-two towns including Blackburn, Bolton, Dewsbury, Eastbourne, Exeter, Folkestone, Keighley, Leicester, Northampton, Norwich, Nottingham, St. Helens, Scarborough, Sheffield, Southampton, Swansea, West Bromwich, Walsall. In fourteen other places the minimum depth is 15 feet. In Liverpool the depth varies from 5 to 15 feet.

“ *Number of Houses to Acre.*—In no town does there appear to exist power for the Corporation to prescribe the maximum number of houses to be erected on an acre of ground.”

APPENDIX E.

THE PIONEER CO-PARTNERSHIP VILLAGE.

BY HENRY VIVIAN.

EALING TENANTS LIMITED had its origin amongst a number of the members of the General Builders Limited, who resided in the Ealing district. Nearly all these were connected with the building trade, but not all. They had been schooled in the co-partnership faith at the various meetings and conferences of the General Builders, and some of them were readers of the journal, *Labour Co-partnership*. Their knowledge of this principle, which aims at harmonising the interests of labour and capital, by equitably distributing the profits made, and encouraging labour to acquire capital to share in its administration, suggested that the idea might be extended to tenants in a house-owning society.

Members' Responsibilities.—Rules.—(1) That the tenants should invest a small sum to begin with, and undertake to gradually increase it; (2) that the interest on capital should be fixed at a moderate rate; (3) that each individual tenant's share of any profit realised over this rate, after providing for certain necessary charges, should be capitalised as accumulated shares. This means that the shareholders as such give up what they are usually entitled to—viz., all the profit which might arise from their investment, but as some compensation they stand the chance of getting the added security arising from the capitalisation by the tenant of any profit he may become entitled to, plus the security arising from the tenant increasing his ordinary share capital.

Advantages.—The tenant's position is as follows:—

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

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

(4) He secures practically all surplus profits after the fixed charges have been met.

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

(6) He secures freedom from loss, should circumstances require him to leave the neighbourhood.

(7) 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.

(8) The tenants as a whole, can relieve themselves of dependence on outside capital altogether by acquiring through investment or by accumulated capital, the value of the property.

Ultimate Ownership.—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 become the ultimate owners. This follows the policy adopted by Godin with his employees in the co-partnership iron-foundry at Guise.

It will be seen that the division of risks is a varying one as between the non-tenant shareholders and the tenant shareholders. The proportion of non-tenant shareholders' capital is large to begin with, declining as the tenant shareholders' proportion grows.

Careful Spending.—The continuous growth of share capital and loan stock is the measure of the confidence investors have in the society. If care and economy in the expenditure of money justifies confidence, then it is thoroughly justified in this case.

With regard to the financial results of the society's operations, it is encouraging to know that the revenue, after meeting all fixed charges and sinking fund, enables 4 per cent. on loan stock and 5 per cent. on shares to be regularly paid, with a margin to spare. It has not been thought advisable to declare a dividend on rents as yet, the committee thinking it best to have more experience as regards the cost of external repairs before using its surplus in this way. It is hoped, however, that early in 1908 a beginning will be made in that direction. In this connection it is important to bear in mind that the rents are below market

rents, so that in effect the tenants are already getting the equivalent of a dividend.

There is on the estate a social club and institute, a boys' club, and a sewing circle.

Mr. Cadbury and Mr. Lever have shown that the average boy or girl living in healthy surroundings such as are obtainable on the Ealing Tenants' Estate, are considerably bigger and stronger than the average working-class children. Under modern conditions the education and upbringing of the children of the poorer classes cost the community a considerable sum of money, and it is only ordinary business to take every possible step to ensure that the health of the rising generation should re-pay the community for the money now being spent on it. Ealing Tenants provide many ideas of great interest to Housing Reformers.

APPENDIX F.

MODEL LEASES.

BORDESLEY GREEN LEASE.

This is a lease by the Corporation of Birmingham to the Trustees of the Ideal Benefit Society for the leasing of about seventeen acres of land, and is made, with the sanction of the Local Government Board under the powers of Section 5 of the Housing of the Working Classes Act, 1900, and Section 11 of the Housing of the Working Classes Act, 1903. The land demised was acquired by the Corporation under Part III. of the Housing of the Working Classes Act, 1890.

The following are some of the principal features of the lease :—

The land is let for the first year at a peppercorn rent; the second year at £200, and after that at £600 per annum, reduceable on punctual payment to £400 per annum. The object of the rent being fixed at the higher figure is that if the lessees made default, and the Corporation re-entered, they would have a balance to meet cost of collection, etc.

In addition to the usual lessees' covenant for payment of rent, taxes, painting, insurance, etc., and other covenants incidental to long building leases, the lease comprises special covenants with regard to

(a) Precluding the sale of intoxicants on the estate.

(b) The construction of roads. The Corporation have discretion under their bye-laws to allow narrow roads subject to the distance between the frontages of the houses being maintained.

(c) The erection of houses. The lessees undertake not to erect more than twenty-two houses to the building acre, either on the land leased, or on the land adjoining, which they are going to acquire.

(d) The terms of the lease, which are that it is for one hundred and nine years, that the term of development is ten years, the latter provision enabling the lessees to grant their sub-lessees a full term of ninety-nine years.

(e) To facilitate elasticity in development, and yet ensure general harmony, a sketch plan of the whole was prepared, but this was not fixed and definite. The building covenant followed the wording of the Housing Acts, 1890, 1900, and 1903, as closely as possible, reserving the right to the Corporation to approve the positions, specifications, plans, sections, and elevations of all houses and gardens on the estate.

(f) The houses to be separate, self-contained lodging-houses, not being flats or other dwelling-houses adapted for occupation by more than one family, within the meaning of the Housing of the Working Classes Act, and suitable for habitation by persons of the working or artizan class. Not more than twelve shops to be erected on the estate.

(g) The sum to be expended on the estate is spread over the ten years allowed for development.

(h) That the houses or shops shall not be used except for persons of the working or artizan class, or for lodging-houses, or for shops respectively within the meaning of Section 53 (1) of the 1890 Act, as read with Section 5 (1) of the Act of 1900, and Section 11 of the Act of 1903.

(i) The lessees in granting any underlease or assignment not to reserve any greater rent than so much of the total annual rental as can be reasonably apportioned upon the premises comprised in such underlease or assignment, and that every underlease and assignment shall contain covenants by the underlessee or assignee as to keeping all garden ground properly planted, etc. There is also provision preventing subleasing at increased rents by any assignee or sublessee of the lessees.

(j) All sub-demising or assigning is to be subject to the previous consent of the lessees, and provision is made for forfeiture in the case of breach of any covenant by sublessees or assignees. The lessees not to give any such consent except on terms consistent with the provisions of the head lease.

(k) Lessees to preserve all trees, etc., on the estate. The Corporation reserve all their usual powers under statutes, bye-laws, etc., as though they were not lessors.

(l) In addition to the usual powers of re-entry and distress for non-payment of rent, the lease contains a proviso that when the lessees shall have apportioned so much of the total annual rental of £600 as may be fair and reasonable upon any dwelling-house or shop, then as between the Corporation on the one hand and any assignee or sublessee (as distinct from the lessees themselves) on the other hand, only the rent or apportionment shall be deemed to be charged upon and issuing out of such premises to which such apportionment relates, as if such premises had been comprised in a separate lease and subject to the apportioned rent, covenants, etc. This proviso prevents the lessees from being handicapped in getting their plots taken up, as the objection that the whole of the rent issues out of any part of the land demised, cannot be raised.

(m) Plans to be submitted to the Local Government Board if required, and the lessees to conform to certain conditions as to the methods to be adopted and materials to be used in constructing the houses. There is also an open space to be provided, about $2\frac{1}{2}$ acres in extent, which is to be laid out by the lessees to the satisfaction of the Corporation, the Corporation paying a fixed sum towards the cost. This is the subject of a special agreement.

(n) The Corporation on their part covenant to pay certain sums towards the cost of road-making, and the cost of erecting the shops.

APPENDIX F. 2.

BOURNVILLE TENANTS' LEASE.

The lease granted by the Bournville Village Trust to the Bournville Tenants Limited, establishes a precedent in leasing to public utility societies, and has been carefully prepared with a view to its form being adaptable to leases granted by municipalities for the same purpose.

Its essential features, shortly summarised, are:—

Area of land to be leased, about twenty acres, and rent to be £11 10s. an acre. Two acres are to be left as open spaces, and in respect of these no rent will be paid.

Lessees may develop the land in portions of not less than one acre. They may have a separate lease of each portion as they appropriate it for development.

Rent in respect of each portion does not become payable until twelve months after it has been appropriated for development.

At three stated points in the development of the whole estate, the lessors will lease free of rent a "recreation ground," a "children's recreation ground," and a "village green." The leases of these are to be co-terminous with the leases granted in respect of the land, the development of which has been a condition of the leases of these open spaces.

Neither lessees nor lessors to cut down trees.

Lessees not to erect more than twenty-two houses on any two building acres.

All houses to have the use and enjoyment of a garden at least three times the area of the actual site of the house, except that for the purpose of utilising frontage in corner sites, one-eighth of the houses may be built with gardens or yards having an area which need not be more than equal to the site of the house.

No intoxicants to be sold on the estate.

Lessees to preserve and maintain the open spaces.

Lessees not to take any action which will preclude the lessors from being represented in the management or control of the lessee society.

Lessees not to assign or underlet, except for short terms, without lessors' consent, and first making proffer for the sale or disposition of their estate or interest to the lessors.

APPENDIX F. 3.

HAMPSTEAD LEASE.

Hampstead Garden Suburb Trust Limited have, by Act of Parliament, secured special powers which enable them to deal with their land in an exceptional manner.

They have, in particular, unique powers in regard to the laying out of their streets and roads, which take them somewhat outside the restrictions of the local bye-laws relating to these matters.

In their building leases there are, in addition to the usual covenants, some provisions of special interest.

These shortly are :—

That the lessee shall lay out an open space to be reserved for the common use and enjoyment of the tenants of the houses erected by him.

The lessee is not restricted to a certain sum per house, but the total amount spent on the erection of the houses which he covenants to build, is apportioned amongst the different houses to the satisfaction of the lessors' surveyor.

The lessee has to submit a full description or specification of the materials to be used by him, and the lessor has power to condemn any materials.

The houses may be detached, semi-detached, or in terraces, if approved by lessors.

The lessee is to protect and maintain all existing trees and hedgerows, and is not to cut down any tree or hedge without written permission.

The lessee may select how many houses he will have included in any one lease.

The lessee is not to permit any building to be occupied by such a number of persons as shall reduce the air space available for each individual over ten years of age below 500 cubic feet, or for each child under that age, below 250 cubic feet.

Term of lease ninety-nine years, with a proviso for extension, as shown in the Bournville Tenants lease.

Term of lease ninety-nine years, and lessees on expiration of original leases to have option of renewal for a further term of ninety-nine years. The annual ground rent to be reserved on any such extended lease, to be deemed to be equivalent to the annual sum at which, on the occasion of the granting of such extended lease, the surface of the land might be expected to let on a lease similar to the original lease, or any extended lease (save as to rent), and for purposes similar to those for which the demised land may be used under the original lease or any extended lease clear of the buildings situate on the land, or any improvements made by the lessee since the granting of the original lease or any extended lease.

APPENDIX F.

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“A Housing Policy.” Cornish Brothers, 37, New Street, Birmingham.

“Midland Conference on Town Planning.” October 27th, 1906.

“Slum Reform and Town Planning.” Birmingham and District Housing Reform Association, 293A, Broad Street, Birmingham.

“Housing Problem: Present Powers of Local Authorities.” Local Government Officer, October 5th, 1907.

“Birmingham Housing Committee Reports”—

(1) Information on general Housing conditions and their causes. Chairman’s speech explaining recommendations. October 20th, 1903.

(2) Property imperfectly repaired. February 6th, 1906.

(3) Town Planning. July 3rd, 1906. Chairman’s speech in support of it.

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(2) Deputation to Premier. August 7th, 1907.

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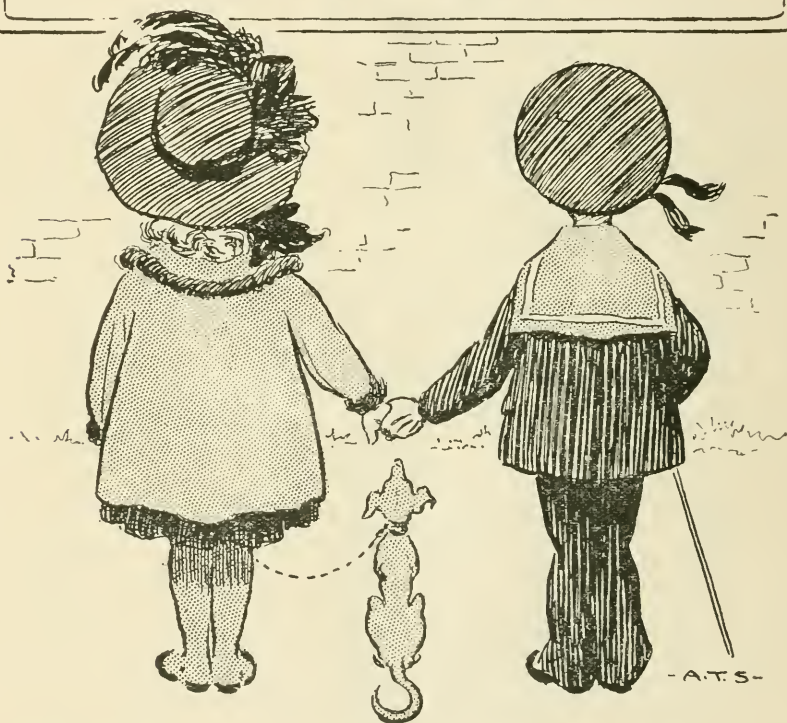
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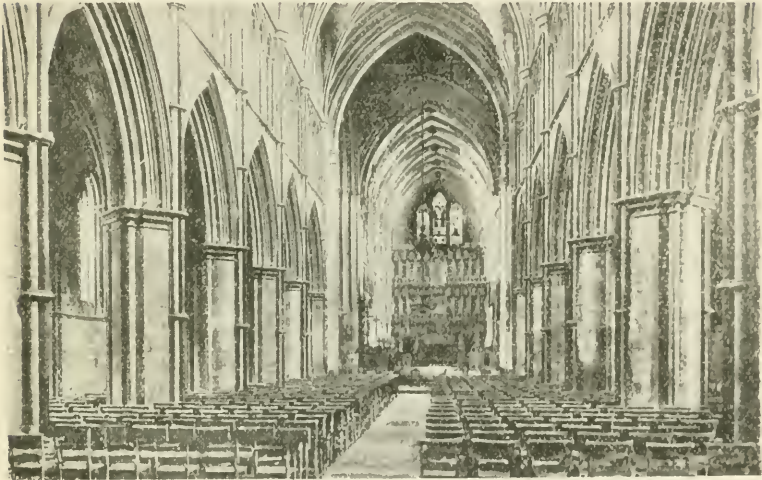


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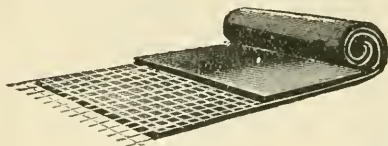
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Secretary - - - Mr. FREDK. LITCHFIELD, F.S.S.

LARGELY as a result of the propagandist and educational work of the Co-partnership Tenants' Housing Council the following Societies (named Tenants Ltd.) are now actively at work developing estates in accordance with Co-partnership principles:—

At Ealing, Garden City (Letchworth) Sevenoaks, Hampstead, Felling's Park (Wolverhampton), Manchester, Harborne, Leicester, and Warrington. Together they have acquired or leased about 202 acres and have built or are building about 3,224 houses.

Other Societies are in course of formation. The experience of the Societies at work is that tenants are readily attracted to these estates at rentals which leave ample margin for all usual charges and 4 per cent. per annum on Loan Stock, and 5 per cent. on Shares.

The Co-partnership Tenants Limited has been formed as a Business Centre or Federation for the movement, and will act more particularly in the direction of (a) giving those who intend forming a Society the best advice, based on accumulated experience, of how to buy, lay out, and develop an estate; (b) raising money for those Societies which accept the advice of and join the Society; (c) pooling orders where practicable so that the benefits of wholesale dealing in building material shall be secured for the Societies in membership with the Co-partnership Tenants Limited. The Society has obtained the power to carry on the businesses mentioned in its Rules.

The Co-partnership Tenants Limited will make it a condition that each Society in membership shall have a reliable system of accounts and an efficient audit, and it will have the right of inspection. It will thus be able to judge better than an intending individual investor what the position and prospects of a Tenants' Society are, and advise an investor how to act.

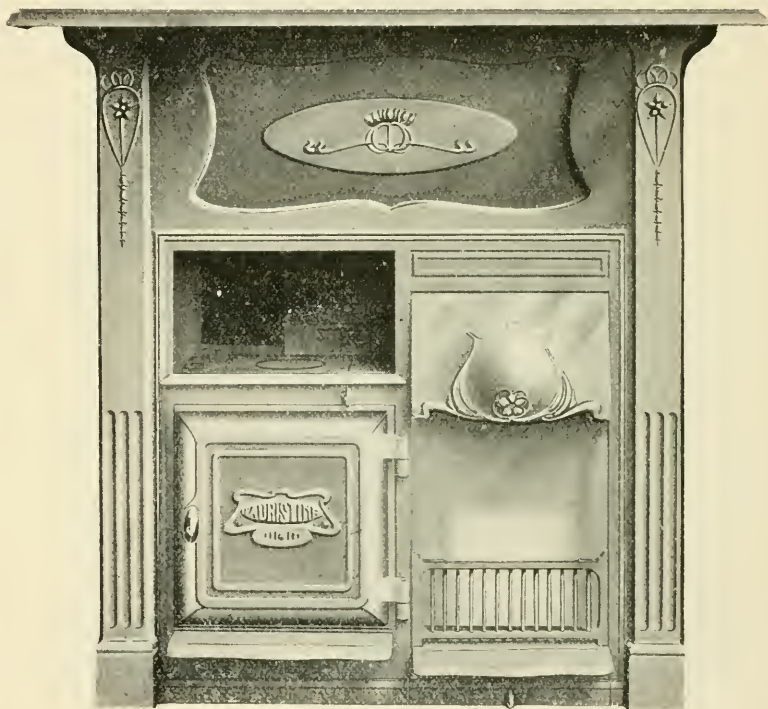
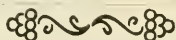
For the purpose of assisting in the development of the various estates the Co-partnership Tenants Limited invites application for Shares at not exceeding 5 per cent., and Loan Stock at 4 per cent., subject to the registered rules of the Society, a copy of which can be obtained for 6d. The Stock is not withdrawable but is transferable.

Full particulars may be obtained and plans of estates and houses may be seen at the offices of the Co-partnership Tenants Limited, 6, Bloomsbury Square, W.C. Intending investors may by arrangement be shown over any of the estates which are being developed by the Societies.

The following Ladies and Gentlemen have written hearty letters of appreciation of the movement and subscribed capital to the Societies:

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LORD BRASSEY -	- £1,200	MRS. THOMPSON, Sevenoaks	£1,000
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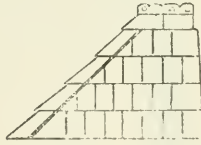
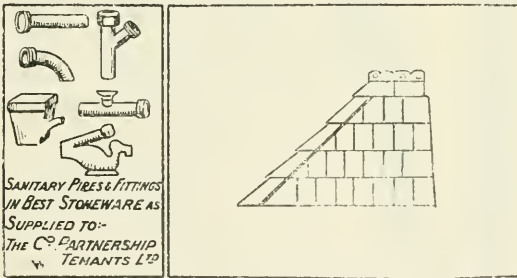
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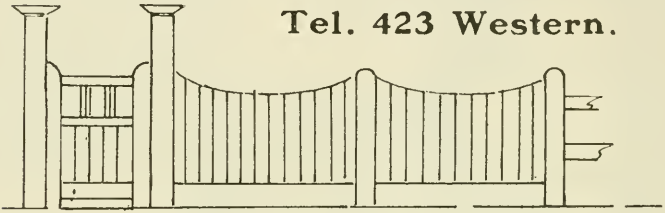
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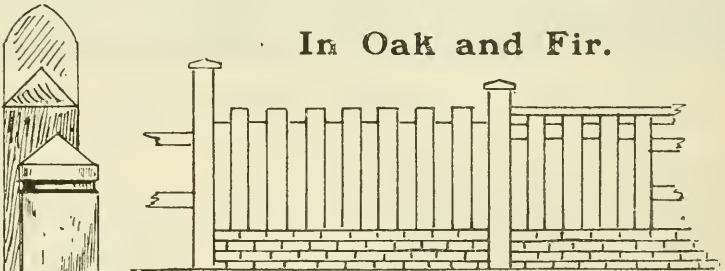
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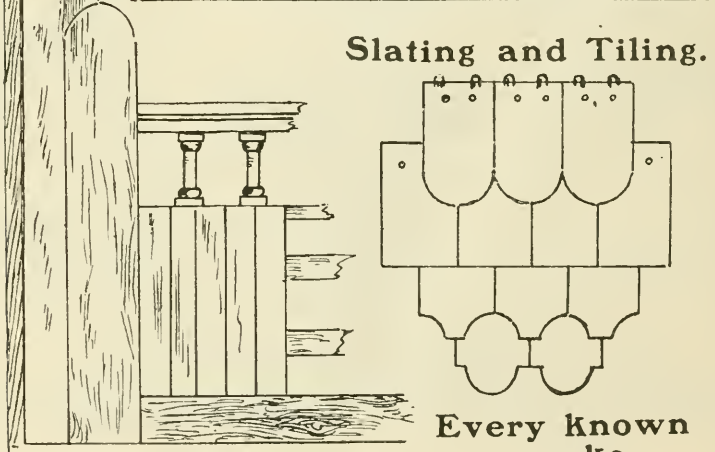
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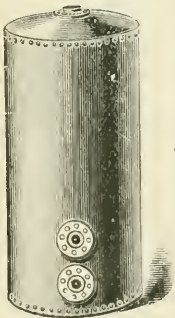
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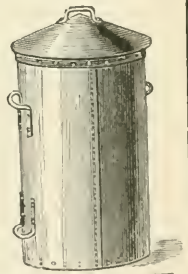
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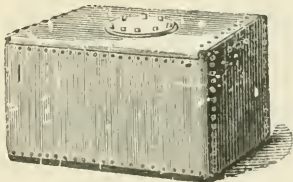
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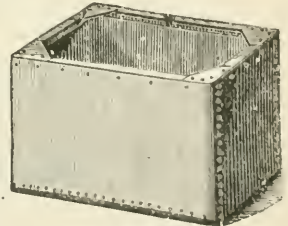
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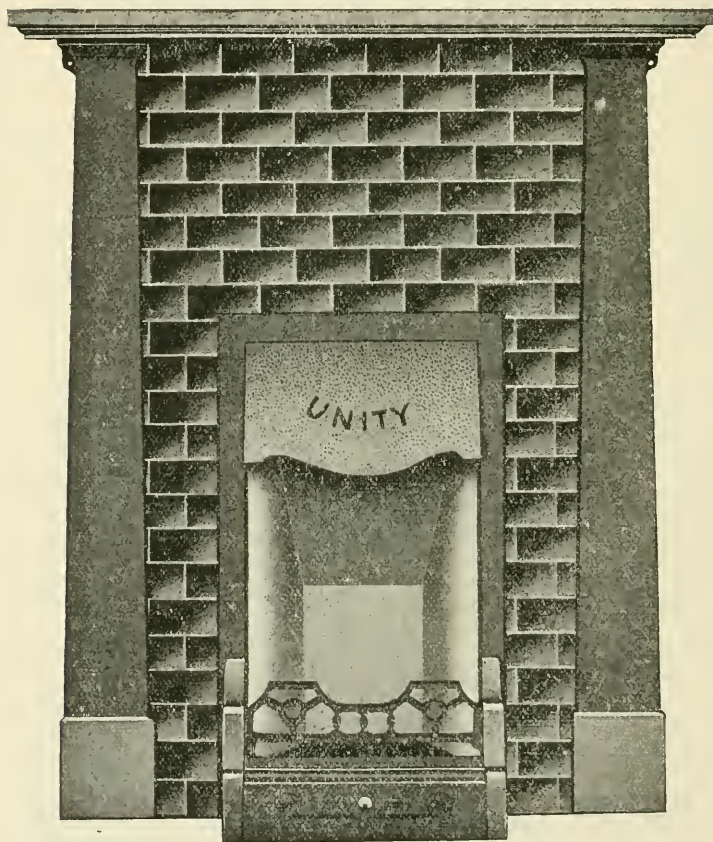


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“The untented Cosmos my abode,
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My mistress still the open road
And the bright eyes of danger.”

Garden City's success has been conditional upon the extent to which it could attract industries to provide employment for its population. It was never intended to be a dormitory of those working elsewhere, or a happy hunting ground for the retired warrior from industrial strife. But from the first there was never any doubt that it would have powerful attractions for men filled with a love of Nature's charms, and also having a strong leaven of that spirit of exploration sung by the poet. The open road to Garden City speedily had its wayfarers looking towards emancipation from the brick-and-mortar monotony of large towns.

UPWARD.

GARDEN CITY PRESS LIMITED was not only the first industry to establish itself in connection with Garden City, but it was the first of its kind, and is still the only one, to be conducted wholly as a co-partnership society.

ALL PARTNERS.

All male adults who work at the Garden City Press, after one year of probation, not merely may but must share the privileges and responsibilities of management, the profits or

losses, and the provision of capital. Women may join if they desire. There is an elaborate code of twenty-one Special and one hundred and twenty-six General Rules, on the model promulgated by the Labour Co-partnership Association, comprising the Constitution to which all must subscribe.

The Committee of Management consists of the president, secretary, manager, and six committeemen. Three of the committeemen are elected by members of the society who are employed by it, and the remaining three are elected by members not so employed; but any qualified member of the society, whether employed by it or not, may be elected.

HOW IT IS RUN.

Every member employed by the Press must have ten ordinary shares of £1 each, and when those are fully paid up he must apply for more shares until he holds fully paid-up shares to the nominal value of £200, or to the value of his wages or salary for a year, whichever be the smaller sum.

This reference to wages is to some extent figurative, for working shareholders are not paid by wages, but strictly by a share of the profits. Having agreed with each worker as to the estimated value of his work—at present this is two and three shillings above the standard union rate of the district, although the hours worked (48 per week) are $4\frac{1}{2}$ below the standard—an account is kept of his estimated earnings. If the half-yearly balance sheet shows sufficient profit, each worker receives from it the agreed value of his labour plus 10 per cent.

Any surplus is devoted to reserve funds, educational purposes, etc.

SAFEGUARD FOR SHAREHOLDERS.

Before the society is considered to have made any profit, all wages to non-members, 5 per cent. interest on shares, an allowance for depreciation, and a fixed portion of the expenses preliminary to the formation of the society must be paid.

LOANS AS WEEKLY WAGE.

But it is hardly to be expected that the workers shall, in the absence of "wages," wait six months for their share in the earnings of the Press. In lieu of wages, therefore, they receive every week, as a loan to be repaid at the end of the half-year, an amount equal to three-fourths of the value of their estimated earnings.

INTEREST FROM THE START.

So far, as might be expected from the spirit animating the workers, who have no share in profits until ordinary shareholders have received their 5 per cent. interest, that 5 per cent. interest has always been paid.

There are two kinds of shares in the stock of the Press, known as Ordinary shares and Accumulated shares. The accumulated shares have a nominal value of one penny each, and represent the amount of the worker's percentage in the profits of the Press or his arrears of earnings, each 240 of them held by any one worker becoming automatically transformed into a one-pound share at the end of each year. Ordinary shares are simply stock bearing 5 per cent. interest as already described.

TO ENSURE INTEREST.

Moreover, the accumulated shares may not be withdrawn by their holder until their amount is equal to his earnings for a year; so that, as already set forth, they really form a reserve fund toward ensuring the payment of interest on ordinary shares.

WORKERS' ADVANTAGES.

There is security of tenure as well as a share in the profits for all the workers. The Manager can only suspend a worker, and the worker so suspended may refer his case to the Committee of Management. Should he still feel aggrieved if the Committee uphold the manager, the suspended worker may further appeal to a Board of Conciliation, elected partly by workers and partly by ordinary shareholders, for which provision is made in the rules. The Press is strictly a trade union house, and its methods are fully known to and have not been disapproved by the unions.

PROGRESS.

When the Press was established in 1903 there was no place suitable for its reception on the recently purchased Garden City estate. It therefore made its start in Hitchin, in an out-of-the-way cart hovel, which had been repaired and made weather-proof. The staff consisted of two men and a boy, and the capital in hand was £200. In four years the staff had increased to 45, the capital to £5,000, and the sales for one year were £4,700.

Two years after the start, new premises at Garden City, with more than twice the accommodation, were built and occupied. Only eighteen months later this accommodation was trebled.

BRAINS AND INDUSTRY.

"Spadework," in its suggestion of persistent industry in rural surroundings, is the appropriately significant telegraphic address of the Garden City Press. But it is spadework with brains to guide it that makes for success, and so it is here.

Establishment in the country gives the Press economic advantages in the matter of rent and the cheaper living for itself and its workers; while Garden City is sufficiently near

to London, by means of excellent railway service, to permit successful competition with metropolitan printers. Moreover, the telephone, supplementing careful attention to details, still further reduces the distance between plant and customers.

Business is growing in the most satisfactory of all ways, mainly by the recommendation of those who have themselves experienced the merits of the Garden City Press. It has shown that it can do well any of the work involved in general letterpress and colour printing, bookbinding, machine ruling and account-book making, and the courtesy and promptness with which it conducts its business is by no means an unimportant phase of its high efficiency.

GROWTH OF OUTPUT.

For the first thirteen months of actual operations ending January 31st, 1905, the output amounted to £1,883 7s. 8d.; the next twelve months, ending January 31st, 1906, showed £2,808 13s. 8d., an increase of nearly a thousand pounds. The rate has been well sustained, the figures for the year ending January 31st, 1907, being £3,866 6s. 2d., the gain this time exceeding £1,000. Still the growth continues, the output for 1907 being £4,700.

A recently installed high-speed, electrically-driven quademy press, a new book-sewing machine, and two linotypes, have demonstrated that they will further accelerate a rate of production which has already astonished several customers.

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It is with the utmost confidence that the Management Committee appeals for more capital, as the Press has had sufficient experience to show the soundness of the investment which it offers, and its prospects never wore a more promising aspect.

Here are four excellent reasons for applying for shares in the Garden City Press Limited :—

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3. Its constitution is such that it cannot be controlled by a small clique of individuals.
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