

Fabian Tract No. 193.

HOUSING

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Housing - United Kingdom



HOUSING.

THE "housing problem" first came into public prominence about two generations ago. At that time, with the development of the factory system, the exodus from the country to the towns was in full swing. Vast populations were herding together in discomfort, squalor and misery. Overcrowding and disease were taking a heavy toll; jerry-building was rampant. The municipalities were either indifferent or helpless before the magnitude of the task. Parliament had for some years been toying with the question, and the Statute Book was ornamented with Labouring Classes Dwelling-Houses Acts, Artizans and Labourers Dwellings Improvements Acts and the like. At last in 1884 a Royal Commission was appointed to inquire into the Housing of the Working Classes in the United Kingdom, and six years later a pretty comprehensive measure, The Housing of the Working Classes Act, 1890, was passed. This Act was, of course, not an adequate solution of the problem, though it is only fair to say that if the Local Authorities had shown more public spirit in exercising the powers which it gave them, a vast deal more might have been done. The next important advance was not made till nineteen years later, when the Housing and Town Planning Act, 1909, was passed. But the results of this both in the towns and in the country fell far short of public expectation. Finally came the War, an almost entire cessation of building for five years, and simultaneously a quickening of the public conscience as to the conditions in which British citizens ought to live. It was officially admitted that, in England and Wales alone, half a million new houses were urgently needed. The Labour Party put the figure for the United Kingdom at a million, and early in January, 1919, Lord Astor, the Parliamentary Secretary to the Ministry of Health, announced that the revised estimate for England and Wales was now 800,000. The Government was compelled to place the question in the forefront of its "reconstruction programme," and, after a great deal of deliberation and, as it now appears, with decidedly inadequate forethought, the Housing, Town Planning, etc., Act, was passed on 31st July, 1919.

THE LAW AND THE AUTHORITIES.

The law relating to the housing of the working classes is, therefore, at present contained in a number of Statutes, of which the chief are the three above mentioned—The Housing of the Working Classes Act, 1890, The Housing and Town Planning Act,

1909, and The Housing, Town Planning, etc., Act, 1919. These Acts give large powers of providing new houses, of demolishing old ones or making them fit for habitation, and of town planning. The responsibility for these tasks falls primarily on the public authorities. (1) The Town (County Borough and Borough) Councils, Urban District Councils and Rural District Councils, and in London the London County Council and the Metropolitan Borough Councils, are, for housing purposes, the Local Authorities proper. All these Authorities are empowered to appoint a Housing Committee, to which may be delegated all the duties and powers in connection with housing, except the power to borrow money or make a rate. Persons who are not members of the Council may be co-opted on the Housing Committee, and some of these ought certainly to be women ; but there must be a majority of Councillors. (2) The County Councils form what may be called intermediate authorities, with powers of acting in default of District Councils as well as certain independent powers of their own. Every County Council is bound by law to appoint a Public Health and Housing Committee. (3) The Ministry of Health is the national authority, having also powers to act in default and the general supervision of the work of the Local Authorities, and to some extent too, as we shall see presently, of that of private individuals or societies building houses. Part of this supervision is exercised through regional officers, called Housing Commissioners, each acting for one of the Districts into which England and Wales are divided for the purpose. In London—*i.e.*, the Metropolitan Police District, which extends beyond the Administrative County, and includes a ring of outer Districts, such as Barnet and Cheshunt to the north, Bromley and Epsom to the south, Romford to the east, Staines and Uxbridge to the west—there is a London Housing Board, consisting of three Members of Parliament, instead of a single Commissioner. The function of the Commissioners (and of the London Housing Board) is to stimulate the provision of houses by the Local Authorities, to give advice to all who are building houses for the working classes, to perform as much as possible of the detailed work of the Central Authority in its relations with the localities. They may even, in certain circumstances, approve the plans of Local Authorities, without first submitting them to the Ministry. Similarly, as regards insanitary houses and unhealthy areas, the Commissioners may give the fullest assistance to the Local Authorities, even to the extent of temporarily lending inspectors on the regional staff for the carrying out of detailed investigations.

The Districts of the Housing Commissioners are as follows :—

- A. Cumberland, Northumberland, Westmorland and Durham.
- B. Yorkshire.
- C. Lancashire and Cheshire.
- D. Wales and Monmouth.
- E. Staffordshire, Shropshire, Warwickshire, Worcestershire and Herefordshire.

F. Lincolnshire, Nottinghamshire, Derbyshire, Leicestershire, and Rutland.

G. Gloucestershire, Dorset, Somerset, Wilts, Devon and Cornwall.

H. Hants, Isle of Wight, Sussex, Surrey and Kent (so far as not in the Metropolitan Police District).

K. London (Metropolitan Police District).

L. Berks, Bucks, Oxon, Northants, Bedfordshire, Hunts, Herts (so far as not in the Metropolitan Police District).

M. Cambridgeshire, Norfolk, Suffolk, Essex (so far as not in the Metropolitan Police District).

The exact functions and the relations of the Central and Local Authorities will appear as we discuss the powers and duties of each under the Acts. These powers and duties we shall, for the sake of clearness, deal with under the four separate heads of (A) Provision of new houses (including conversion of existing houses into flats, etc.) ; (B) Slum Areas ; (C) Unfit Houses ; (D) Town Planning.

(A) PROVISION OF NEW HOUSES.

The Act of 1919 made it the duty of every Local Authority within three months (*i.e.*, before 1st November, 1919) to consider the need for working class houses in its area, and to submit for the approval of the Ministry of Health an outline scheme for the provision of such new houses as might be necessary. In cases where the circumstances make it desirable, two or more Local Authorities may combine in a joint scheme. And a County Council may, with the Ministry's consent, come into a joint scheme. All schemes must show approximately the number and kind of houses, the area of land, the number of houses per acre and the time expected for completion, and the estimated cost. The Ministry, if not satisfied with a scheme, may reject it or require amendments.

It does not follow, however, that the Local Authority is bound to undertake the building of new houses itself. What is required is that it (and the Ministry) shall be satisfied that the necessary houses are being provided. There are two other means of providing them. The first is by Public Utility Societies. A Public Utility Society is a Society registered under the Industrial and Provident Societies Act of 1893 (which, it is to be noted, is the Act under which Co-operative Societies are registered) for carrying on "any industries, businesses or trades specified in or authorised by its rules." It must have at least 7 members and a secretary, and no individual member must hold shares amounting to more than £200 in value (except in Loan Stock). It must not pay interest or dividends exceeding 6 per cent. A Society, then, "whose objects include the erection, improvement or management of houses for the working classes," and which satisfies the above conditions, may get financial assistance from the Govern-

ment, or from a Local Authority or County Council, in the shape of subsidies as well as loans. (For this, see below, p.).

Secondly, the private builder may erect houses, which he may either retain in his own hands or, subject to the consent of the Ministry of Health, sell or lease to the Local Authority. In the latter case the Local Authority need only approve the site and the general outline of the scheme, and can then leave it to the private builder to obtain the detailed approval necessary at the various stages from the Housing Commissioners or the Ministry. In either case the private builder will be entitled to a subsidy from the State, under the Housing (Additional Powers) Act, passed in December, 1919, (See below p. 6)

LONDON.

In London (*i.e.*, the Administrative County) the powers and duties in housing matters are divided between the London County Council and the Metropolitan Borough Councils. If new houses are to be provided outside the Administrative County, the L.C.C. is the Local Authority charged with the duty, and the L.C.C. has, in fact, a large scheme in hand in the District of Barking. But each Metropolitan Borough is the Local Authority within its own boundaries, with two important provisos however. The L.C.C. may submit and carry out a scheme for the use of land in any Metropolitan Borough to meet the housing needs of districts outside the Borough. And secondly, the Ministry may order that any of the powers or duties of a Metropolitan Borough Council in regard to the provision of houses shall be transferred to the L.C.C. It may also transfer the powers or duties of the L.C.C. to a Metropolitan Borough Council; though this, of course, it is very unlikely to do.

As regards the City, the Common Council, which is the Local Housing Authority there, may enter into agreements with the L.C.C. for carrying out any scheme and for the apportionment of the expenses of it.

POWERS OF COUNTY COUNCILS, ETC.

If a Local Authority fails to carry out its duty to provide houses, or if it appears better that the County Council should prepare and carry out a scheme, the Ministry of Health may transfer the obligations of the Local Authority to the County Council. And, furthermore, the Ministry of Health may itself act in default of the County Council or of a Local Authority, if necessary. In the case of a joint scheme, the Ministry may either authorise the County Council to act in default of the Local Authorities, or may act itself.

But, apart from this, a County Council has certain limited powers of building for itself in the first instance. It may provide houses for any persons in its employment or paid by it—*e.g.*, for

policemen, roadmen or teachers. And it may besides erect cottages in connection with Small Holdings which it provides.

A County Council also retains its old rights under former Housing Acts of (a) complaining to the Ministry if a Local Authority is not carrying out its duties ; (b) applying to the Ministry for an Order conferring on the County Council the powers of a Rural District Council to provide working class dwellings ; (c) holding a Local inquiry, on the complaint of a Parish Council or Parish Meeting or four inhabitant householders in a Rural District, into the default of the Rural District, and itself taking over the Rural District Council's powers, if satisfied that a case is made out.

CONVERSION OF HOUSES INTO FLATS.

Local Authorities have power to buy houses and convert them into working class dwellings. They may also assist a private owner who reconstructs, enlarges or improves buildings so as to make them suitable for working class dwellings, by making a loan to him, after the work has been satisfactorily carried out, of the cost incurred, not exceeding half the value of the property mortgaged.

FINANCE.

The problem of providing houses is now, whatever it was before, a national one, and it is evident that the Local Authorities could not possibly bear the whole of the cost. A Local Authority is only required by the Housing Act of 1919 to pay such a sum as will be produced by a penny rate, provided that the Ministry of Health is satisfied that the expenditure is reasonable and provided that the scheme is carried out by the 31st July, 1922, or such extended time as the Ministry may allow. The difference between this and the actual cost will be met by "moneys provided by Parliament"—*i.e.*, out of the taxes.

Loans may be raised by Local Authorities, secured on the rates, at 6 per cent., and by Public Utility Societies also at 6 per cent., if repayable within 50 years. Companies and private persons, moreover, may similarly obtain loans at slightly less advantageous rates. A Public Utility Society may also get an annual subsidy from the State equal to 50 per cent. till March 31st, 1927, and after that 30 per cent., of the total loan charges (including interest and the payments for redemption of principal) during a maximum period of 50 years.

A County Council desirous of acquiring land to provide houses for its employees may negotiate a loan to be repaid within 80 years (instead of 30 years, as formerly), and it will receive an annual subsidy from the State equal to 50 per cent. till March 31st, 1927, and after that 30 per cent., of the annual loan charges. But this subsidy is subject to the conditions that the County Council's scheme has made such progress as is judged reasonable by the

Ministry of Health before the 31st July, 1920, and that it is completed before the 31st July, 1922, or such further period as the Minister may allow.

By the Housing (Additional Powers) Act, 1919, further incentives are offered to building. "Any persons or bodies of persons constructing houses," which satisfy the Ministry of Health, may receive subsidies from the State. It is laid down that the total sum to be paid for this purpose out of the taxes shall not exceed £15,000,000, the amount allowed for each house being £130, £140 or £160, according to its size. No grants will be made for houses with more than four bedrooms, or a superficial floor area of more than 1,400 feet, and the number of houses per acre will not be allowed to exceed eight in agricultural areas, and, except with the sanction of the Minister, twenty in urban areas (twelve being regarded as the normal standard).

Moreover, the Act provides that a Local Authority may, with the Ministry's approval, borrow money by the issue of "local bonds." These bonds are to be secured upon the rates, revenues and property of the Local Authority, and are to be issued for £5, £10, £20, £50 or £100, redeemable within periods of not less than five years.

THE PROGRESS OF "THE 500,000 HOUSES."

Having now shown briefly what can be done—on paper, let us see what has been done in fact. The amount of progress made has been a staggering disappointment. By 13th December, 1919, more than a year after the Armistice and four and a half months after the passing of the new Act—7,604 schemes, covering 75,170 houses, had been submitted to the Ministry of Health. Of these only 3,007 schemes, covering 59,964 houses, had been approved. The schemes of Public Utility Societies, which are included in these totals, amounted to 88, of which 27, covering 1,565 houses, had been approved. There was subsequently some acceleration; at February 14th, 1920, 8,677 schemes, covering 121,660 houses, had been submitted, 4,471 schemes, covering 107,269 houses, had been approved. Public Utility Societies' schemes showed 115 submitted, and 43, covering 1,877 houses, approved. But down to March, 1920, comparatively few of the "approved" houses had been completed; many had not even been begun.

What are the causes of this unsatisfactory state of things? They can be put under six heads—(1) remissness of the Local Authorities, (2) remissness of the Central Authority, (3) difficulties in connection with building materials, (4) shortage of labour, (5) unwillingness of contractors to build, (6) financial difficulties. Of these the first two are probably the least important. There was at first a good deal of mutual recrimination between the Central and the Local Authorities. The Ministry accused the localities of being dilatory in producing schemes; the localities complained bitterly that the red tape and the burdensome requirements of the

Ministry were thwarting and delaying them. Doubtless neither side has been entirely free from blame. Many of the Local Authorities have taken a long time to move. When they have moved, they in turn have shown impatience at the slowness of Whitehall. But a great deal of the withholding of approval by the Ministry has been perfectly proper from the public point of view. Often enough a Local Authority has submitted a scheme in which it proposed to pay a grossly exaggerated price for land, and the Ministry has acted fairly in insisting on an independent valuation by the Inland Revenue Valuers. Hundreds of thousands of pounds have thus been saved, which would otherwise have passed from the pockets of the taxpayers into those of greedy landowners. Again, the Ministry has held up schemes because the design was not satisfactory, generally in one or other of two ways. Either it was considered that it was not economical enough—that a saving of cost could be effected in some way which would not really impair the quality of the house. Or, on the other hand, the scheme of the Local Authority savoured too much of jerry-building. In either case the Ministry was justified in objecting to the scheme. At the same time there have been cases where the Ministry has tried to force the Local Authorities to save expense by putting up houses of a really inferior type. The gravest ground of complaint, however, which the Local Authorities have had, has been in connection with the financing of their schemes, as we shall see presently. But this is rather the fault of the Cabinet and the Treasury than of the Ministry of Health. Broadly speaking, it is futile to blame either the Central or the Local Authorities, because we have not got our houses quickly enough. It is the other difficulties which have been, and are, really serious.

DIFFICULTIES AS TO BUILDING MATERIALS.

It is not necessary to go into detail on this point. That there has been a shortage of building materials—bricks, lime, cement, timber, tiles, slates, corrugated iron and many other things—everyone knows. And the difficulty has been made worse by the lack of transport. All sorts of suggestions as to “alternative methods of construction” have been put forward. Local Authorities are allowed to relax their building bye-laws, and the Ministry of Health will now approve of such materials as chalk, clay and *pisé de terre* (i.e., rammed or compressed earth) being used in place of bricks, or of wooden huts, timber frames, concrete blocks, and even of frameworks of houses “composed of the disused under-parts of motor cars, lorries, tram rails” and other surplus war materials. The huge increase of cost of all ordinary building materials has, of course, been a factor in the problem. Official figures recently published show that, between 1914 and 1919, the price of bricks increased by 170 per cent., of cement by nearly 200 per cent., of timber by 300 per cent., and of such

articles as nails and kitchen ranges by from 250 to 400 per cent. Allegations have been made of heavy profiteering by rings of merchants holding up the supply and the price of various of materials. These allegations, though they have been hotly denied, have certainly not been disproved, and the public has learned enough about capitalistic "patriotism" during the war to have a fairly firm opinion on the point. It will await with interest the report of a Committee which was eventually appointed in February, 1920, to inquire into the matter.

THE SHORTAGE OF LABOUR.

The number of operatives in the building industry is very much smaller than it was five years ago. A great many men have been killed or crippled in the war, and practically no new labour has been trained. It is probable that the diminution amounts to something like 100,000, a large percentage being skilled men, who cannot easily be replaced. Early in 1919 there were about 14 per cent. of building trade operatives unemployed; twelve months later the percentage was five, and if we take only the skilled men, without whom nothing can be done, there was practically no unemployment at all. At the beginning of 1920 there were, according to the Secretary of the National Federation of Building Trades Operatives, only 134 out of 100,000 of his members in receipt of unemployment benefit. The Trade Unions, not unnaturally, in view of the obvious dangers and of past experiences, would not consent to "dilution," especially while the Government refused to release many skilled operatives from the Army. But, furthermore, it became only too clear during the autumn that a great number of the available workmen were not available for building new houses at all. Fifty or sixty per cent. of them were busy on repairs—some of them necessary, no doubt, but others quite unnecessary, and "luxury" work, such as cinemas, bandstands, restaurants and various industrial and commercial buildings which could very well wait for a year or two. The attraction of this repairing and "luxury" work goes far to explain another serious cause of delay—the unwillingness of contractors to embark on house-building.

UNWILLINGNESS OF CONTRACTORS TO BUILD.

The builders soon found that these jobs were highly remunerative. They could do their business at a minimum of risk and a maximum of profit. They could dominate the market in a way which was impossible under the pressure of competition before the war. Why then should they tender to Local Authorities or speculate in house-building on their own account? When they did tender, it was pretty clear that the tenders were all too often non-competitive. If they were competitive we should not have seen, as we have seen again and again, variations of £200 or more

between the lowest tenders in two districts in which the cost of labour and materials were on the same level. In short, the builders have not wanted to build unless at exorbitant prices.

FINANCIAL DIFFICULTIES.

Before the war a decent cottage could be built for £250 or £300 ; now the price ranges from £500 to £1,150, and few tenders are put in for less than £600. The following table, given by the Ministry of Health, tells its own tale.

COST OF HOUSES.

Cost of Houses of different types for which tenders have been approved and examined at the Ministry of Health up to 24th January, 1920. The cost of land, road making and sewerage is excluded :—

Cost as approved	Non-Parlour Type.				Average cost per House	Parlour Type.			Total Number of Houses
	Living-room, Scullery, and					Parlour, Living-room, Scullery, and			
	1 Bed-room	2 Bed-rooms	3 Bed-rooms	4 Bed-rooms		2 Bed-rooms	3 Bed-rooms	4 Bed-rooms	
£400 and under	—	—	24	—	£400	—	—	—	24
£401 to £500	4	—	110	—	447	—	32	—	146
£501 to £600	—	216	561	—	569	13	160	—	950
£601 to £700	—	142	1623	6	658	—	135	—	1906
£701 to £800	—	4	1877	3	745	—	1912	73	3869
£801 to £900	—	—	323	4	833	71	2078	185	2661
£901 and over	—	—	—	—	—	—	343	79	422
	4	362	4518	13	£684	84	4660	337	£803
		4897				5081			

The average cost of the 9,978 houses is £744.

The average cost of the 4,897 non-parlour houses is £684.

The average cost of the 5,081 parlour houses is £803.

Of the 9,978 houses :—

8,665 were in urban districts, and cost on the average £749 each.

1,313 were in rural districts, and cost on the average £699 each.

Throughout the autumn complaints were going up from the Local Authorities. The Chairman of the Housing Committee of the Rochdale Town Council observed that prices charged by builders were three-and-a-half times above pre-war prices. Sir J. Tudor Walters, the Paymaster General, said in the House of Commons on 8th December, that he believed that any contractor who wanted to, could build these houses for at least £300 less

than he was doing to-day. The builders indignantly deny profiteering, and Mr. Lloyd George has given them a testimonial of "integrity and patriotism." The plain citizen will draw his own conclusions.

But the problem of the Local Authorities has been rendered still more difficult by the requirement laid down by the Government that they shall charge a commercial rent for their new houses. In 1927 it is supposed that a normal level of prices will have been reached. Rents, therefore, it is suggested, should be fixed at a sum "which will be an economic rent on the probable cost of building in 1927," and this is to be reckoned at two-thirds of the present cost. What would this mean? It would mean in many cases a prohibitive rent. One important Town Council in the North pointed out that on this basis the "economic rent" of a number of new cottages they were building would amount to £2 4s. apiece per week. Many other Councils would have to charge £1 or 25s. a week. And what would be the result of these enormous rents for the new houses? The Increase of Rent (War Restrictions) Act, by which rents have been kept down during the war, would be repealed, and the rents of old houses would immediately leap up to the level of the new. That is to say, a handsome unearned increment would be presented automatically to house-owners all over the country. On the other hand, it is not likely that the working classes could, or would, submit to paying greatly increased rents without a corresponding increase of wages. The demand would be put forward for extra wages to meet the extra cost of living, and the demand could not easily be resisted. With wages risen, prices would rise, and the last state of the country would be worse than its first. Eventually the Ministry of Health has been forced by the pressure of criticism to issue revised regulations, making it clear that if it is not found reasonably possible to obtain a commercial rent based on the estimated cost of building in 1927, the Local Authority will not be penalised by the difference falling on the rates. The Local Authorities are still expected, however, to charge the highest rent they reasonably can. Any dispute on this point between the Ministry and the Local Authority is to be settled by a standing tribunal of five members, two appointed by the Ministry, two by associations of Local Authorities, with an independent chairman chosen by these four.

But another financial difficulty confronts the Local Authorities. They have to raise money for the capital expenditure on their housing schemes. At first the Treasury "particularly desired that Authorities should raise such loans in the open market"; but later it was announced that the Government would be responsible for finding the money for the smaller Local Authorities, *i.e.*, those with a rateable value of £200,000 or less. But it soon appeared that the larger Authorities, thus left to their own resources, were not easily able to raise money in the open market, and it is evident that if their programmes of house building are to increase as they ought to increase, their embarrassment will become still

greater. The remedy, which has been urged very strongly upon the Government, is a National Housing Loan—that is to say, that the Government should put all the Local Authorities, large as well as small, on the same footing, and thus make capital available where it is wanted at a fair rate of interest.

THE GOVERNMENT'S REMEDIES.

In December, 1919, when these difficulties could be no longer overlooked, the Government were forced to try to find some way round them. Their chief efforts are embodied in the Housing (Additional Powers) Act, to which we have referred above. They believe that the subsidy to the private builder (reinforced by the Prime Minister's touching appeal to his patriotism) will enormously stimulate building. And by the provision that a Local Authority shall have power to prohibit the erection of unessential buildings in its district, a good deal of labour will necessarily be directed from the "luxury" work on which it has hitherto been engaged. Labour has, of course, raised its voice strongly against this subsidising of private enterprise out of the public funds. But the Government pins its faith to the private builder. The Minister of Health, in reply to a question whether Municipalities should be allowed to construct new houses themselves by the direct employment of labour, said very guardedly that he was "prepared to consider proposals for the erection of houses by direct labour where it appears that economy is likely to result."

How much further towards "the million houses" this new plan will take us, remains to be seen. At present the builders do not appear to be highly enamoured of the proffered gift. Fears have been expressed that the standard of house that may now be built will be lower than that required of the Local Authorities, but Dr. Addison asserts that the Ministry of Health will take care that this shall not be so. He cannot, however, so easily insure that the new houses will be built where they are most needed. There is every danger that they will spring up haphazard in those places and on those sites which suit the contractor rather than the public. It is, in short, a retrograde step to relax at any point the control of the public authorities.

So far as the Local Authorities' own schemes are concerned, better progress may be made as a result of an agreement come to with the building trade by the Ministry of Health, under which builders will share out the work under a scheme, each undertaking a certain number of houses at a certain price. Dr. Addison has stated definitely to a deputation from the National Housing Council that Local Authorities might enter into arrangements with these builders for the erection of the required houses on the basis of prime cost plus a fixed charge to cover profit, use of plant and establishment charges. It is obvious that a costing system specially adapted to the needs of the building trade, with contracts at a price based on the actual cost of building plus a fixed profit

(not a percentage on cost), opens up great possibilities. During the war costing systems were applied in the production of munitions, and saved hundreds of millions of pounds to the public. There is no reason why great economies should not similarly be effected in the production of houses. Moreover, such a system is desirable in the interests of efficiency in the building trade. A proper costing system, as the National Housing Council has urged, "will lay bare many cardinal faults. In some cases the plant will be found to be out of date, and in great need of additions. In other cases the management of labour will be such as to encourage and even develop slackness. In others the choice of markets for building materials will show lack of sound business acumen. But the best feature of all will be that the Government and the Local Authorities will be able to secure that, by the adoption of a good costing system, real facts instead of vague statements shall be available with regard to questions of speed in production and economy in the use of materials."

To the demand for a National Housing Loan the Government have not acceded. Dr. Addison is "inclined to be sceptical in regard to the representations of a number of great municipalities that they were unable to raise the money needed for housing schemes." That, of course, is not surprising; to disbelieve in the complaints of its critics is the last refuge of a Government which has earned the distrust of everyone. However, the Local Authorities are to issue Local Bonds, which are to be gilt-edged securities and, the Government hopes, an attractive investment. They do not seem likely to be a good substitute for the National Loan; their success is, to say the least, problematical. But they serve the purpose of preventing the spineless municipalities from "leaning up against the Chancellor of the Exchequer"—which is Dr. Addison's happy way of rebuking those who want the government to play a national hand in a matter of national concern.

Two other difficulties remain—the shortage of labour and of materials. As regards the first, all that the Government can do to increase the total supply is to release 20,000 or 30,000 men from the Army, and to hope that more operatives will be trained as quickly as possible. It is evident that the labour difficulty cannot be settled by a wave of the hand—even of the hand of so potent a wizard as Mr. Lloyd George. It is not likely to be settled until steps are taken to put the building trade on a proper footing, and to make proper provision against the disease of unemployment, with which it is cursed.

Meantime, considerable hopes have been raised by an independent move on the part of the Building Trade Unions. On the initiative of the Bricklayers, the operatives in Lancashire have formed a "Manchester Building Guild," embracing all the Unions in the area (and excluding employers), which has already agreed with the Irlam Urban District Council to erect a number of houses, and is in negotiation with the Manchester City Council for a similar undertaking on a still larger scale. The Guild charges the Local

Authority the cost of the job plus 10 per cent. to cover all overhead expenses—including provision against unemployment; for the operatives are not to lose their pay, if they are unable to work owing to weather or other causes. This scheme has attracted wide public notice, and it has inspired attempts at similar organisations in other towns. The Minister of Health has shown himself not unfavourable, and the experiment, if it proves successful, may have important consequences not merely in the better provision of houses, but for the future of the building industry as a whole. It is noteworthy that the Manchester Guild has declared itself in no sense hostile to the proposals for a National Building Guild. It has, indeed, definitely stated that it will be ready to merge itself in a National Guild, if such a body is established presently by the "Building Trades Parliament," or otherwise.

As for materials, there should be some improvement with the promised increase and speeding up of transport, and, for the rest, our hopes are to be centred in the blessed word "de-control." Optimists believe that, as a result of this, prices will soar for a time, but that the consequent increase in supply will presently bring them down, while the Profiteering Act will restrain gross exploitation. This is, indeed, a very rosy expectation! At the same time there is not much to be said in favour of the retention of control—certainly not of the feeble kind that we have had in the past. And a really rigid control of prices is, for various reasons, not a practical policy. The best method would be for the State to come in as a competitor in the production of some of the chief building materials.

WHAT THE LOCAL AUTHORITIES SHOULD DO.

The Local Authorities meanwhile ought obviously to get on with their proper task of municipal housing, despite the discouragement of the Government. They ought, wherever possible, to try to carry out their building by direct labour, with their own materials and their own plant, or through the "Guilds," when these are established. If they are bound to employ contractors, they ought, as far as possible, to make use of the cost plus profit system referred to above. They ought to exercise the greatest care in the public interest that there is no skimping or falling below standard in the work of the contractor. There is, despite official assurances, a real danger lest the Ministry, in its anxiety to see houses built, should allow, or even encourage, the Local Authorities to go on lowering standards. Labour Councillors at least will not forget that there is a problem of quality in housing as well as of quantity. The old policy was to save a few pounds—and the new policy is to save a few weeks—by means of the ancient art of jerry-building, by leaving out such useless incumbrances as parlours or front doors or baths, or, in short, by erecting "workmen's cottages" instead of houses. That policy ought to be resisted at all costs and in every detail. Every Local Authority

should see that it has the assistance of an Advisory Committee of women in this matter—and the most important sort of women will be working women. Women's Advisory Committees have been formed in a good many places, and the Minister of Health is anxious to see them in every Urban District. The Local Authority might summon representatives of such organisations as the Women's Co-operative Guild, Women's Citizen Association, district nurses and midwives, women's sections of local Labour Parties, and so on, for the purpose of forming the Advisory Committee, or if it is in any doubt, it might consult the Standing Joint Committee of Industrial Women's Organisations as to the bodies to be approached for representatives. In Rural Districts, where it may not be possible to form permanent Advisory Committees, there should be a specially convened meeting of women in the parish concerned to give their advice on the plans of proposed houses.

(B) SLUM AREAS

A large proportion of the inhabitants of this country is housed, as everyone knows, under disgusting conditions. To prove, however, that we are a civilised nation, we have long been in the habit of passing admirable laws to remedy this scandal. But unfortunately it has been far easier to pass the laws than to get them properly carried out. It is true that many of the large-scale slums of a generation ago no longer exist. In Liverpool, for example, between 1901 and 1912, eighteen unhealthy areas were dealt with, involving 2,521 houses. And some years earlier (between 1893 and 1897), the London County Council had, by the famous Boundary St. Scheme, swept away fifteen acres of filthy and dangerous slums sheltering no less than 5,719 inhabitants. Yet there are still some of these plague spots left, as, for instance, the notorious Brady Street Area in Bethnal Green. This foul conglomeration has been denounced, disputed about, patched up, and tolerated for half a century or more. A Local Government Board inquiry in 1913 showed that it comprised 7 acres with 528 houses and tenements occupied by over 3,000 persons, and enjoying a death rate of 34.74 per 1,000 as compared with the rate of 16.71 for the whole Borough. Plans for dealing with it are still in course of preparation. There are also plenty of smaller slums; there are vast numbers of back-to-back houses (though happily the erection of new back-to-backs was prohibited by the Act of 1909), packed tenement dwellings, and squalid little death traps all over the country. Many amiable persons would refuse to call all these "slums." But nobody but a fool, or one who considers the national welfare to consist merely in the saving of money, would dare to claim that they are healthy.

How does the law stand to-day? Under Part I. of the Housing Act of 1890, strengthened by certain provisions in the Acts of 1909 and 1919, the Local Authorities have wide powers to clear or reconstruct large unhealthy areas.

The Medical Officer of Health will generally at his own initiative make an inspection of the area, and he is bound to do so on the request of a magistrate or six ratepayers. If he considers that an improvement scheme should be made, he must make a representation to the Local Authority. If he neglects to do so, then a Justice of the Peace or six ratepayers may get an inquiry by the Ministry of Health, and the Ministry may make an order equivalent to an official representation. The Local Authority, if satisfied of the truth of the representation and of the adequacy of their own resources, must order an improvement scheme. In default of the Local Authority, the Ministry of Health may order a scheme to be carried out. And if the Local Authority fail to comply with the Ministry's requirements within a fixed time, the Ministry may authorise the County Council to act, or may act itself.

Every Local Authority (except Rural District Councils and Metropolitan Borough Councils, which have not powers under Part I.) is now required to submit to the Ministry of Health, before 31st July, 1920, definite proposals for dealing with unhealthy areas.

WHAT IS AN UNHEALTHY AREA ?

An "unhealthy area" is one in which the houses, courts, or alleys are unfit for human habitation, or the streets or houses so narrow, close, badly arranged or lighted or ventilated, so defective from a sanitary point of view or in such a bad condition, as to be dangerous to the health of persons living in or near the area. Such an area may be dealt with in one of two ways. Either some of the houses may be demolished, so as to enable the remainder to be made habitable, or the whole may be swept away. The first has generally been the favourite way, because it is cheaper, and only the poor live in "unhealthy areas." This "slum patching" will, of course, have to go on for the present, owing to the shortage of accommodation ; but it is important that the Local Authority should only regard it as a temporary expedient.

IMPROVEMENTS IN THE LAW.

In the past the Local Authorities have undoubtedly been seriously handicapped in dealing with this matter, especially by the great tenderness which the law has shown to the slum landlords, and by the idiotic requirements as to the re-housing of the persons turned out by an improvement scheme. Under the new law, however, the Local Authority is in a much better position. In the first place, if a slum area has to be cleared, the price to be paid is now the value of the land alone, without any compensation for the buildings. If the whole of the land to be cleared is required for re-housing, or partly for re-housing and partly as an open space, the price to be paid will be its value to a person who proposes to develop it for working class dwellings. Formerly

the Local Authority might have had to pay a price which it would have fetched for industrial or business premises, even though it was actually used for re-housing.

Secondly, though the law is not yet entirely satisfactory in the matter of re-housing, there has been a great change of public opinion, and it appears likely that the Ministry of Health will not follow the old reactionary Local Government Board by constantly insisting on "central re-housing." The Ministry, indeed, is already urging that Local Authorities should always carefully inquire into the genuineness of claims that residence very near to the place of employment is essential, and not allow the life-long attachment of the slum dweller to his slum to override the general good. They urge also the importance of open spaces, planted with grass or shrubs or trees, of playgrounds for children, and the like, where re-housing on the cleared site is carried out.

Thirdly, as in the case of building new houses, so in the case of destroying old ones and re-housing, the Local Authority is entitled to substantial assistance from the Exchequer, since it is only required to spend itself up to the limit of a penny rate. Furthermore, the Ministry may, under sect. 16 of the Act of 1919, for the purpose of assisting the preparation and execution of schemes, or of making immediate provision while schemes are being prepared, acquire and hold land and buildings, and erect, alter, enlarge, repair or improve buildings and dispose of any such lands or buildings.

On the other hand, the anxiety of any Local Authority to clear away its slums is unfortunately bound for the moment to be affected by the house famine. It will hardly be practicable in present circumstances to carry out immediately many large clearances. But every Local Authority can, and ought to, prepare without delay a comprehensive programme which can be put into force gradually, beginning at once with what is most urgent.

(C) UNFIT HOUSES.

Apart from the slum areas, the Local Authorities have the very important task of dealing with individual houses (or small groups of houses) which are unfit for habitation. This is in one sense an even more serious and more exacting task. The slum area stares you in the face; the unfit house will often have to be discovered. Constant watchfulness is required on the part of the Local Authority and its sanitary officers, and constant attention to detail. The owners will naturally not be anxious to expose the defects of their houses, and often enough the tenants will give little help. Any Local Authority which is remiss in this matter is guilty of a crime against society, for bad housing conditions are one of the causes of high death rates, and of an enormous amount of sickness, physical inefficiency and moral degradation. If statistics are wanted, they can be found in the Medical Officer of

Health's Reports and in almost any book on Housing, though it is well to remember that these must be taken with care, since other causes besides bad housing are operating in high mortality and disease rates. It is important, however, to call attention to the fact that the problem is not, as is sometimes supposed, entirely or even chiefly an urban one. Many of the "cottage homes" of rural England are little better than whited sepulchres. Many more of them, if not actually a serious danger to health, are not reasonably fit to live in. Here are some of the results of an inspection in the County of Somerset in the years 1911, 1912 and 1913. In the Rural District of Bath, out of 774 houses inspected, 58 or 7.5 per cent. were found to be unfit for habitation, 251 or 32.5 per cent. "defective though not unfit." In the Rural District of Williton 848 houses were inspected; 62, or 7.3 per cent. were unfit, and 603 or 71.1 per cent. defective. In the Rural District of Taunton 1797 houses were inspected; 171, or 9.5 per cent. were unfit, and 1,375 or 76.5 per cent. defective. Similar figures could be given for almost any County. Somerset is not singled out because it is particularly bad; indeed it has an M.O.H., who is a well known and zealous housing reformer, and the County Council itself has shown much activity. But it is clear, in the face of such evidence, that there has been gross neglect in the past, and that the task of making "healthy homes for all" will be a long and heavy one.

WHAT THE LOCAL AUTHORITIES CAN DO.

The Local Authorities which are charged to deal with these unfit houses are, as laid down by Part II. of the Housing Act of 1890, the Borough and Urban and Rural District Councils, and the Metropolitan Borough Councils in London. The London County Council is not primarily concerned, except in a case where more than ten houses are included. The London County Council may, however, act, if it considers that the Metropolitan Borough Council is in default, or at the request of the Metropolitan Borough Council.

The Local Authority is required to make periodic inspections, and the Medical Officer of Health must, either of his own initiative or on the complaint of a Justice of the Peace or four inhabitant householders, make a representation to his Council as to any dwellings which are unhealthy. An "unhealthy dwelling house" is defined in the Housing Act of 1909, as one which is in a state so dangerous or injurious to health as to be unfit for human habitation (including every sleeping room of which the floor is more than 3 feet below the street level, unless it is seven feet high and complies with certain regulations). With such unhealthy houses the Act of 1909 also couples "obstructive buildings"—*i.e.*, buildings which, though not in themselves unhealthy, yet by reason of their position impede ventilation or conduce to the unhealthiness of other buildings or prevent the remedying of such unhealthiness.

The Local Authority, when satisfied that a dwelling is unhealthy, has several courses open to it. (1) It may make a closing order prohibiting the use of the house till it has been rendered fit for human habitation. Fourteen days are allowed for the owner of the house to appeal to the Ministry of Health against the closing order. If he does not appeal, or if his appeal is unsuccessful, the closing order becomes effective and the occupiers must move out, their cost of removal being in certain cases at the charge of the owner (see Act of 1909, sect. 17 (4) and (5), and Act of 1919, Schedule II.). (2) After a closing order has been in force for three months, the Local Authority, if they consider the house is not being made, or cannot be made, healthy, must issue a demolition order (from which the owner has a right of appeal to the Ministry of Health). If it appears that the house can and will be made healthy by the owner, the demolition order may be suspended for six months to allow him to carry out the work. (3) After a demolition order has been in force for three months, the owner must pull the house down. Failing him the Local Authority must pull it down at his expense. No house or other building which will be injurious to health may then be erected on the site. (4) Under sect. 28 of the Act of 1919, a Local Authority may serve a notice upon the owner of an unfit house requiring him within a reasonable time, not being less than 21 days, to make it "in all respects reasonably fit for human habitation." If the owner does not comply with the notice, the Local Authority may do the work at his expense, provided it can be done without reconstruction. It is important to notice that it is not necessary, before such an order for repairs can be issued, that the house should be in a state so dangerous or injurious to health as to justify a closing order.

As regards obstructive buildings, the Local Authority considers the cost of pulling them down and acquiring the land, and may after hearing the owner, make a demolition order (from which he has the right of appeal to the Ministry of Health). When the demolition order becomes operative, either the owner or the Local Authority must demolish the buildings, and the land may be retained by the owner or bought by the Local Authority.

When an area has been cleared by the demolition of unhealthy houses or obstructive buildings, and is too small for an "improvement scheme" under Part I. of the Act of 1890, then the Local Authority may, if it so desires, prepare a scheme under Part II. That is to say, reconstruction may be carried out by the minor authorities—Rural District and Metropolitan Borough Councils—on a small scale similar to that described above for a large slum area. The powers of the Ministry of Health to act in default, or to authorise the County Council to act in default, of the Local Authority are similar for schemes under Part I. or Part II.

A Local Authority is not, of course, bound to build new houses on a cleared site. It may, if it chooses, dedicate the site as a highway or open space, or exchange it for other land for workmen's dwellings.

STANDARDS OF FITNESS.

It will be worth while now to examine in a little more detail what we mean by a house being reasonably fit for human habitation. It is, of course, useless at the present time to aim at Utopian ideals. A Local Authority is not a Harlequin in a Pantomime who can produce with a tap of his wand a wonderful transformation scene, and millions of citizens must continue to put up with discomfort, inconveniences and ugliness in their houses. But they need not be satisfied with anything that makes seriously for ill-health. Let us lay down certain minimum conditions of fitness.

Every house ought to be :—

(1) *Free from serious dampness.* Porous walls, the absence of gutter pipes, of a damp-proof course or of sub-soil drainage, the banking of earth against the walls, are some of the commonest causes of unhealthiness.

(2) *Properly lighted and ventilated.* It is worth remembering that the presence of a window, or what looks like a window, is not by itself a sufficient guarantee of ventilation. Proper ventilation means *through* ventilation.

(3) *Properly drained and provided with adequate sanitary conveniences, as well as with a sink and suitable arrangements for disposing of slop water.*

(4) *In good general repair.* Among the commonest defects under this head are bad paving in yards ; broken roofs, eaves, gutters, etc. ; cracked or peeling walls, dirty or loose wall-papers ; broken ceilings, floors, stairs ; rotten window frames ; warped doors ; stopped-up or broken ventilators and flues ; insufficient or defective cupboards ; broken or badly set grates, stoves or ranges.

(5) *Provided with a proper water supply, and*

(6) *With adequate washing accommodation (and in new houses, of course, a bath), and*

(7) *With a well-ventilated larder or store for food (if possible on the north or east side of the dwelling).*

This is not an exhaustive list. Many other matters, small, maybe, but important, will suggest themselves to any practical person. But how many Local Authorities maintain a decent standard on these seven points ? It is safe to say that there is not a town or a village in the kingdom where the conditions are satisfactory. It is idle to blame the law or the Ministry of Health ; it is the Local Authority, or perhaps the electors who elected it, that should be blamed. Civilised man has a marvellous propensity for choosing the wrong persons to represent him on public bodies. Is it to be expected that Councils consisting largely of wealthy manufacturers or shopkeepers, squires, farmers, landlords, builders and house speculators, will be particularly zealous about the closets and gutter pipes of the poor, or anxious to spend the rates or coerce property owners ? There are, of course, honourable

exceptions among these classes, and there are some really public-spirited Local Authorities. But until the working class itself is serious about its own affairs, it will continue to be badly housed.

OVERCROWDING.

So far we have said nothing of overcrowding. Overcrowding is, in its magnitude as well as in the difficulty of dealing with it, the worst of the evils connected with the housing problem. It takes two forms—overcrowding per acre, *i.e.*, too many houses on any given area of land, and overcrowding of persons in any one house or room. These are distinct evils, though, of course, the two are often found together. Overcrowding per acre is evident to the naked eye in the poorer quarters of all our great towns; but its full enormity will only be appreciated if the number of dwellers in some of these quarters is examined. It has been said that a healthy city ought not to have more than 25 people to the acre; yet we find large areas all over the Kingdom with 200, 300 and more. As for overcrowding per room, this is widespread in town and country alike, and it has been enormously intensified by the house famine since the war. Both physically and morally it has disastrous effects. It is not confined to insanitary houses; it was common, long before the abnormal shortage of accommodation, in homes otherwise healthy enough, for it is obviously a result, in part at least, of poverty. There are, as there always have been, hundreds of thousands of workmen with large families unable to pay the rent required for an adequate number of rooms.

Technically this form of overcrowding is a "nuisance," which can be dealt with under the Public Health Acts. The law is vague and unsatisfactory about it. There is no statutory definition of overcrowding. The Registrar General for the purpose of the Census Returns allows two adults to a room, counting a child under 12 as half an adult. Anything beyond that constitutes overcrowding, and in 1911 it was found that 3,139,472 persons, or 9.1 per cent. of the population of England and Wales were living in an overcrowded condition. In many places the state of things is utterly appalling, notably in the colliery areas. The evidence given before the Coal Commission in 1919 showed that in the mining district of Ashington, in Northumberland, 32.2 per cent. of the people were overcrowded, in Annfield Plain, Durham, 41.4 per cent., and in Leadgate, Durham, 43.6 per cent.

Most Local Authorities adopt the Registrar General's standard. Some take an even lower one; the London County Council, for example, allows two adults per room and counts a child between 5 and 10 as half an adult, but does not count a child below 5 at all. It is, therefore, possible for two parents and seven or eight young children to live in a two-roomed L.C.C. tenement, the whole family sleeping in the one bedroom, and yet, in the eyes of the Public Health Authority, not to be overcrowded! In the case of

lodging-houses we find other standards laid down by bye-laws, requiring a minimum cubic space per person. These minima vary from 240 c. ft. (for an adult, or 120 c. ft. for a child) to 450 c. ft. In Army barracks 600 c. ft. per man is the minimum, in the Metropolitan Police barracks 450 c. ft., and in Poor Law Institutions 500 c. ft. It is worth recalling that Professor Huxley many years ago fixed the quantity of cubic air space required for each adult at 800 c. ft.

Bad, then, as the overcrowding problem has long been on the low standard of two persons to a room, it is infinitely worse if we look at the prospects of raising that standard. Mr. E. D. Simon, of the Manchester City Council, recently made an inquiry into the conditions of a number of working class houses at Didsbury. Practically all of these were of the usual four-roomed type, two only of the rooms being bedrooms. Mr. Simon found house after house occupied by families—respectable families—of 5, 6, 7, 8, and even more persons. In some cases one bedroom was slept in by the parents and one and more children, the others by two or three other children, boys and girls indiscriminately. Sometimes there were a couple of beds squeezed into a room, one for the boys and young men, the other for the girls. Sometimes a lodger, male or female, formed part of this human *mélange*. Of the 71 houses examined only 4 were legally overcrowded. Mr. Simon submits that this is a scandal, and that $2\frac{1}{2}$ persons per bedroom should be regarded as a maximum, and that the separation of the sexes should be taken into account. Few decent people will disagree with his view. But on that basis nearly fifty per cent. of those houses were overcrowded! Didsbury is not an exceptional case, as everyone knows. Make some allowance, if you will, for the present shortage of accommodation, and build what hopes you will on the Government's "800,000 new houses"; and the problem yet remains serious enough. We cannot discuss it in more detail here; it must suffice to say one thing—a higher standard than the Registrar General's ought to be adopted, if not immediately, as soon as is reasonably possible, and that standard ought to be enforced for all houses, old and new.

(D) TOWN PLANNING.

Town planning is not really a sub-division of the housing question, and it deserves a better fate than to be tacked on as a sort of tail to a Housing tract. But since the legislature has thought fit to include it in the Housing Acts, it is necessary to touch briefly on it here, with the warning to the reader that it should be studied independently as a larger and profoundly important subject.

Town planning means the securing of proper sanitary conditions, amenity and convenience, in connection with the laying out and use of land. It ought to be regarded as one of the most urgent tasks of the Local Authorities. In point of fact, it

has hitherto been most grossly neglected. In this country, throughout the nineteenth century, practically no attention whatever was paid to it. *Laissez faire* reigned triumphant, and the result is the hideous blotches that disfigure a great part of the land to-day. It was only in this century, after many efforts and experiments by private enthusiasts in the shape of Garden Cities, Garden Suburbs, and the like, and after the German municipalities had long shown the way, that the Public Authorities began to develop an interest in the idea. The Housing, and Town Planning Act, 1909, empowered Local Authorities to prepare town planning schemes in such cases as they thought fit. Few of them showed any disposition to "think fit," and those who did, were discouraged both by the bad regulations made by the Local Government Board and by the troublesome procedure involved in getting the Board's sanction for their schemes. In the nine years following the passing of the 1909 Act only one hundred Local Authorities prepared or decided to prepare schemes—to the number of 155 altogether, involving 279,184 acres of land. And only about one-tenth of these schemes have by 1920 got anywhere near a practical stage.

TOWN PLANNING UNDER THE ACT OF 1919.

The new Act marks a considerable step forward. The procedure for making schemes has been simplified. The Local Authority—(*i.e.*, in London the L.C.C., and outside London, every Borough, Urban and Rural District Council)—may now by resolution decide to prepare a town planning scheme for any area in its district, without having to obtain the authority of the Ministry of Health. To save unnecessary delay of development during the preparation of schemes, the Minister of Health may make orders prescribing the conditions under which the proposed development may proceed pending the making and approval of the schemes. After 1st January, 1923, the preparation of town planning schemes will be compulsory in all Boroughs or Urban Districts with a population of 20,000 or more. And in the meantime any Local Authority may be required by the Ministry of Health to prepare a town planning scheme for any area for which the Ministry considers that a scheme is immediately necessary. Furthermore, if a Local Authority fails to carry out its duties as regards town planning, the Ministry may act itself, or, in the case of a Borough or Urban District with a population of less than 20,000, or of any Rural District, may empower the County Council to act, at the expense in either case of the Local Authority. There is still need of an improvement in the law so far as the functioning of the Local Authorities is concerned. Joint Committees of neighbouring Authorities may be set up (see Act of 1919, Sect. 42 (2) (ii), but it is left to the discretion of the Authorities to decide whether they shall. Everyone, who is familiar with the practice and policy of the Local Authorities at the present time, will know

that it ought not to be so left. There is a real need for the constitution of more or less permanent joint bodies for the purpose of town planning in many places. This is obvious enough in the case of "Greater London" and of a number of other large towns; but it is also important, where it is not so self-evident, in a great many other districts. Now that we have the Housing Commissioners, with their defined areas, it ought not to be difficult to establish the proper machinery for co-ordinating town planning schemes.

THE PRESENT OPPORTUNITY.

Town planning, as we have already said, means the securing of proper sanitary conditions, amenity and convenience in the laying out and use of land. It is clearly a matter with which every member of a Local Authority, and every private citizen, ought to concern himself. And they ought to concern themselves with it now. New houses are to be built everywhere. It is necessary to see that in all these schemes the larger "amenities" and "conveniences" are not sacrificed to immediate haste for roofs and walls. The width and position of streets, open spaces, trees and grass, the proper sites for public buildings of all sorts, as well as for factories and workshops and offices, access to railway stations, docks, theatres and other busy spots—all these are matters to be taken into account in making a new town or altering an old one. They are matters which ought not to be considered piece-meal, but all together as parts of a whole plan. And it would be an agreeable innovation if a few Councillors, at the risk of being decried as cranks and sentimentalists, should insist that not only convenience but beauty is essential to a well-planned town.

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