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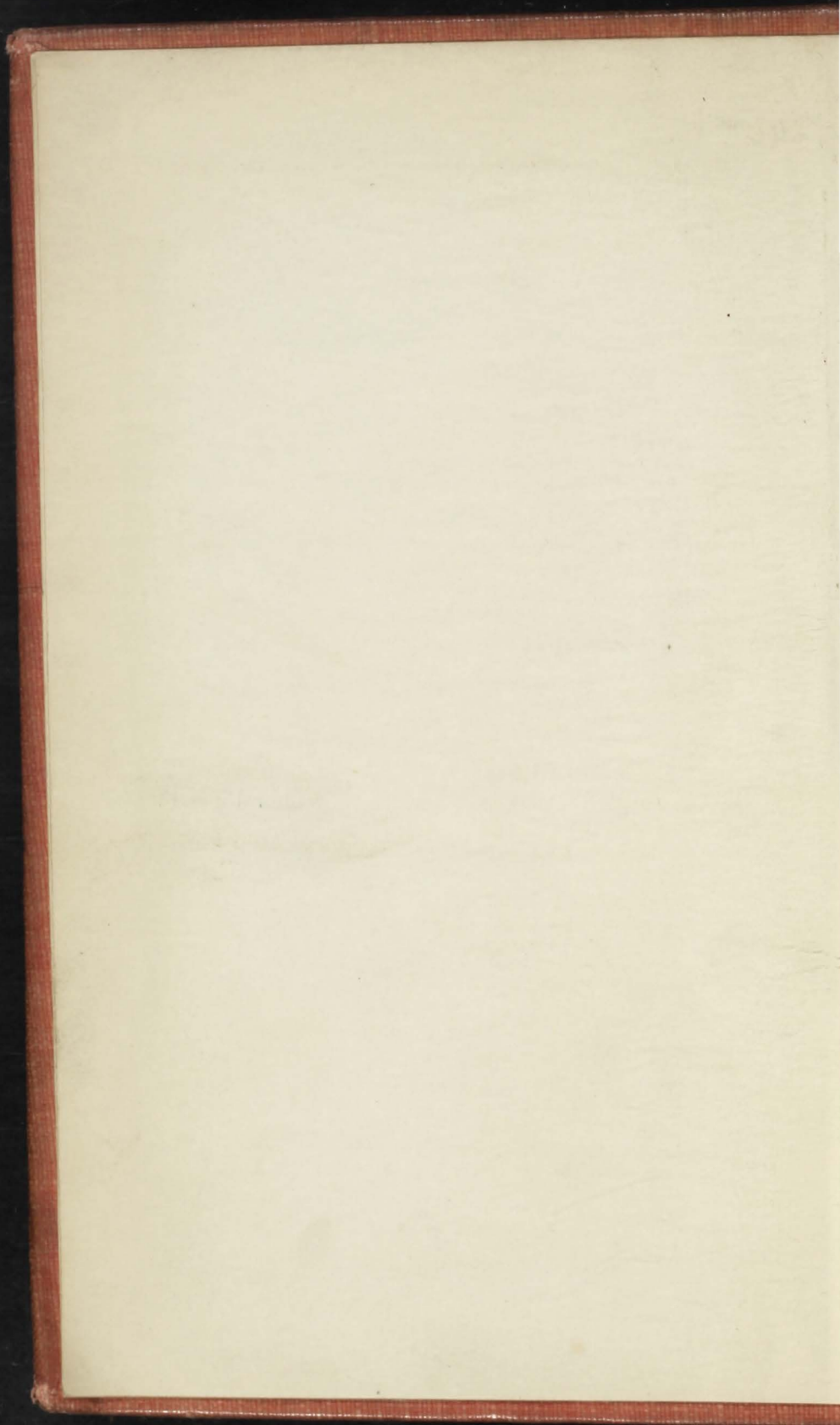


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Fabian Tract No. 76.

HOUSES FOR THE PEOPLE.

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

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HOUSES FOR THE PEOPLE.

THE provision of house accommodation for the industrial classes has hitherto been left almost entirely in the hands of private enterprise, with the inevitable result that high rents are exacted for the privilege of occupying squalid dwellings whose very existence is a grave social danger. In the poorest districts of our large towns and cities the artisan in search of a house must make his choice between grim and gloomy Model Dwellings, erected by thrifty philanthropists of the five per cent. school, and dilapidated insanitary tenements which yield fat revenues to the rack-renting proprietor, and constant work for the doctor and the undertaker. Experience has abundantly shown that the "Models," with their necessary restrictions and often comfortless arrangements, are distasteful to many people; whilst the worst class of tenement houses are a social nuisance which successive Public Health Acts have striven ineffectually to abolish.

Private profit-seeking adventure having failed to secure adequate provision for the housing of the working classes, it becomes necessary for the community, acting through its local authorities, to take the task in hand. In this way, and in this only, is it possible to provide cheap, comfortable, and healthy homes for the people.

The Act of 1890.

The London County Council, and all the Town and District Councils throughout England, as well as the equivalent authorities in Scotland and Ireland, already have the power to supply dwellings for the people under the Housing of the Working Classes Act, 1890. The Act consists of three distinct divisions, viz., Parts I., II., III. Part IV. contains sundry administrative details: Parts V. and VI., explain the application of the Act to Scotland and Ireland.

PART I.—UNHEALTHY AREAS.

This empowers the London County Council, and elsewhere the urban sanitary authority, to buy compulsorily and clear of buildings any insanitary area. The local authority in London must always, and elsewhere may be compelled by the Local Government Board to, provide house-room on the spot, or elsewhere, for at least half the persons of the working class who are displaced by the demolition. This Part of the Act does not apply to rural districts, and it deals only with large improvement schemes. Under it whole districts can be purchased and cleared, new streets laid out, and the character of an area entirely changed. The machinery of this Part can be set in motion by the report of a medical officer of health, and he is compelled to make a report on a representation by two Justices of the Peace or by twelve ratepayers.

But as these improvement schemes are very large and costly affairs, any person intending to propose them should obtain far fuller

Housing - United Kingdom

information than can be given in this Tract, and it is not therefore necessary to explain the machinery here.

PART II.—UNHEALTHY HOUSES.

This Part gives power to the local sanitary authorities throughout the kingdom to order the closing, and, if necessary, the demolition of any house which is unfit for habitation. It is the duty of the medical officer of health to report on any such house, and he is compelled to make a report on the demand of four householders residing near the house in question. In case of neglect by the local authority, the householders who complained may appeal to the Local Government Board, or, if in London or rural districts, to the County Council. The local sanitary authority is also bound to have its district inspected from time to time, in order to ascertain whether it contains any insanitary houses.

An area cleared under Section 39 of this Part may be dedicated as an open space, and the Local Government Board may require that dwelling accommodation for persons displaced by the demolition shall be provided by the local authority.

Finances.—Money may be borrowed on the security of the rates, with the consent of the Local Government Board, from the Public Works Loan Commissioners at as low a rate as $3\frac{1}{8}$ per cent. A local enquiry may be held by the Local Government Board before the loan is granted. But the total loans of the local authority must not exceed two years' assessable value, and the Local Government Board must hold an enquiry if they exceed one year's assessable value.

PART III.—NEW BUILDINGS.

This is the most important Part of the Act for our present purpose because it enables local authorities to build houses for the working classes whenever they think fit to do so. Except in rural districts, there is no provision whatever limiting the power of the local authority; no certificate or other formal proof of deficient house accommodation is requisite; no insanitary property need be closed or demolished. The local authority can decide to build at any time and for any reason which may seem good to them.

The clauses of this Part were evidently designed to provide for the erection of lodging-houses, but Section 53 reads as follows:—

(1) The expression "lodging-houses for the working classes," when used in this Part of this Act shall include separate houses or cottages for the working classes, whether containing one or several tenements and the purposes of this Part of this Act shall include the provision of such houses and cottages.

(2) The expression "cottage" in this Part of this Act may include a garden of not more than half an acre, provided that the estimated annual value of such garden shall not exceed three pounds.

Adoption of Part III.—The adopting authority in London is the County Council, and in urban districts the Town or Urban District

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Council. These bodies can adopt the Act without consulting any other authority. In rural districts the adopting authority, the Rural District Council, is unfortunately handicapped by an elaborate series of provisions. It must apply to the County Council for a certificate of adoption, and the County Council must direct a local enquiry to be held. If the person holding the enquiry reports that "accommodation is necessary in such area for the housing of the working classes, and that there is no probability that such accommodation will be provided without the execution of this Part of this Act," and that it is prudent to undertake the provision of accommodation, "the County Council may, if they think fit," go through some other formalities, and authorize the Rural District Council to adopt the Act; but, unless in an emergency, not till after the next ordinary election of its members.

Powers.—Land can be purchased, compulsorily if necessary, as provided in the Lands Clauses Consolidation Act, 1845, and no lease, settlement, entail or other private arrangement can debar a local authority from acquiring it. Houses already built may be purchased or leased, or contracts may be made to lease houses "hereafter to be built or provided." "The local authority may, on any land acquired or appropriated by them, erect houses, or alter and improve existing houses, and may fit up, furnish and supply the same with all requisite furniture, fittings and conveniences." Land possessed by a local authority may be sold or exchanged for other land more suitable for building purposes.

Finances.—In London the money is borrowed by the County Council as Metropolitan Consolidated Stock at about $2\frac{1}{2}$ per cent. Elsewhere, the consent of the Local Government Board must be first obtained. They may order a local enquiry to be held, and they cannot sanction the loan if the total indebtedness of the district exceeds twice its assessable valuation. If they sanction the loan it can be obtained from the Public Works Loan Commissioners at a rate of not less than $3\frac{1}{8}$ per cent. In rural districts the charge may be levied on the particular parish or parishes benefited by the plan.

But it must always be recollected that the cottages ought to be a sound investment, and the interest of the loan, though secured on the rates, will be paid out of the rents of the dwellings erected.

Experiments in Municipal Housing.

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

BIRMINGHAM.

The Corporation of Birmingham has erected in all 3,054 artisans' dwellings, accommodating a population of 16,596 persons. Of these, 103 are of the distinct cottage type, and are let at from 5/- to 6/3 per week. They are five-roomed dwellings, substantially built, and cost about £173 each. The buildings have back doors opening on an enclosed brick-paved yard, 31 feet by 36 feet. The houses at 5/6

have on the ground floor a living-room 13 feet square, and a kitchen 12 feet by 9 feet, fitted with an iron sink and a small copper. There is also a pantry and a coal-cupboard. On the first floor there are two bedrooms, and above them a spacious, well-lighted attic. Good grates and ovens are provided in every house, and iron is largely used for mantelpieces and other fittings. Each house has a "penny-in-the-slot" gas meter, and a flushed w.c. The land belonged to the Corporation, and is estimated to be worth 10d. to 1/- per square foot. The building loan is payable in fifty years. The cottages are never vacant, and municipal housing here is considered a great success.

CROYDON.

This town has a municipal lodging-house which has been in existence for two years. It was built on corporation land, and cost £7,100, furniture included. One hundred beds are provided, sixty-six for men, and thirty-four for women. The men's beds always let well, but the women's have never been filled. The Local Government Board insisted upon one-third of the accommodation being reserved for women, and this has involved extra cost in the way of staff and a failure to make the house quite self-supporting.

GLASGOW.

In 1866 Glasgow obtained special powers to deal with large crowded and unhealthy areas under a city improvement scheme. The improvement consisted in pulling down insanitary property on a large scale, and in erecting improved dwellings for the poorer working classes. These dwellings consist of tenements in blocks to the number of one thousand, accommodating a population of 6,000 persons. Much of the land upon which these tenements stand cost £6 10s. per square foot. Single-roomed dwellings are let at £8 per annum; double-roomed tenements at £9 18s.; and those with three rooms at £13 per year. The houses have many useful fittings, are under good regulations, and are kept sweet and clean, and let well. Some of the two-roomed houses consist of a kitchen, 15 feet by 13 feet (with a bed recess 4 feet 4 inches by 6 feet), and a sitting room of about the same size. Each bed recess is fitted with a galvanized iron bed-bottom and with a wire spring-mattress. In the single-roomed dwellings the bed recess is shut off by a partition. Every house has a water-closet, and there is a wash-house to each block of tenements. These municipal dwellings, despite the high price paid for the land, realize a net profit of 4½ per cent. per annum.

Municipal enterprise in Glasgow seems to have succeeded best of all with model common lodging-houses. In all, seven lodging houses have been erected, and these in 1895 accommodated between them 701,610 lodgers at nightly charges of 3d., 3½d. and 4½d. per individual. In the year 1890 the income of one of these houses was £1,862, and the expenditure £1,093. Allowing for depreciation on capital £160, the net profit was £610. In the course of nine years the Glasgow municipal model lodging-houses have yielded an average net

profit of rather more than five per cent. per annum, on a total capital cost for land, buildings, and furniture of £103,258 18s. 1d.

The great majority of those who use these municipal lodging-houses are permanent lodgers. There is one house for women and children only. To each house there is attached a shop, a commodious common dining room, and an airy recreation room.

The latest, and in many respects the most interesting addition to the Glasgow lodging-houses, is that called "The Family Home." It is intended for the accommodation of widows and widowers left with three or four children. Each of the 160 rooms is isolated, plainly furnished, heated by water, and lighted by electricity. "Cleaning" is thus reduced to a minimum. The children can be taken charge of during the day and fed for the sum of 1/6 per head per week. All children old enough will be sent to school. Besides a crèche there is to be a general recreation room and a common cooking and dining room. It is not intended to be a charitable institution, and a charge of about 8d. per night will be made for a sleeping-room large enough for an adult person and not more than three children. The scheme is expected to pay well.

HUDDERSFIELD.

This Corporation erected as early as 1882 157 cottages on leased land at a cost of £28,944 (including street improvements). These cottages have not been quite self-supporting, but they are constantly occupied. It is a bad policy, however, to erect municipal dwellings on other than freehold land.

KINGSTON-ON-THAMES.

This Corporation has built twelve good cottages which let readily at 9/- and 10/- a week. The rent includes electric light. The workmanship is good, and each cottage has a yard and small garden.

LIVERPOOL.

The Corporation has built 384 tenements on the block principle at a cost of about £84,000. The blocks are handsome, and the rooms of good size. The tenements are three, two, and one-roomed, and let at weekly rents of from 2/6 to 5/6. The dwellings (which pay a clear 3 per cent. per annum on the outlay) were built on land, the site of some slums, that cost 23/- per square yard.

LONDON.

In London operations under the various Acts have been carried on upon a large scale. Between 1855 and 1888 the Metropolitan Board of Works expended in clearing insanitary sites alone no less than £1,483,175. The sites thus cleared were let on long leases to various Industrial Dwellings Companies, who among them rehoused upon these spaces some 27,066 persons. Between 1889 and 1895 the London County Council has expended in clearing and rehousing, including an estimate of the cost of completing the schemes now actually in hand, the sum of £962,185, and is, in addition, making contributions amounting to £74,320 to the cost of similar schemes

undertaken by various Vestries or District Boards. Already some 6,684 persons have been rehoused by the Council, and with the completion of the schemes now in hand about 16,000 persons will have been provided for. It is found in practice that the dwellings will readily let for sums sufficient to pay all expenses and interest on loans, etc., and to form a sinking fund by which the whole cost of the sites and buildings is paid off by 1949, and the freehold land and houses thus become the unencumbered property of the public authority.

The Council has also established in Parker Street, Drury Lane, a municipal lodging-house for the use of the "dossier." Here, at a charge of 5d. per night, the homeless man secures good and clean accommodation as well as many of the comforts and conveniences of life. It is found that for this sum the institution will just pay its way, including interest, and a sinking fund which will pay off the entire cost by 1949.

MANCHESTER.

The Manchester Corporation recently completed one large tenement block, on the balcony principle, to accommodate about 2,700 persons. It replaces some of the worst slum property in the city, and is fully occupied in spite of many objections to that type of building. The Corporation is seeking powers to borrow for the purpose of further rehousing on a large scale, and has acquired and cleared several unhealthy areas about the centre of the city. It has also constructed, in a suburb, cottages to accommodate about 300 persons. These were intended to receive the population displaced by clearances, but have quite failed to do so. They have been eagerly sought after and taken at profitable rentals. The sites are corporate property.

NOTTINGHAM.

Nottingham has expended £19,000 on 154 dwellings for the working classes. The rents range from 1/- to 5/- per week. The outlay yields a profit of from 2½ to 3 per cent.

RICHMOND, SURREY.

This Corporation borrowed £13,380 at three per cent. repayable in forty years, for the purpose of building on three acres of land previously purchased by the town at a cost of £700 per acre. The sixty-two dwellings, cottages and flats cost £12,700, and the investment has resulted in so material a saving to the rates that the advice given by the Clerk to the Richmond Corporation to one Urban Council was, "Go ye and do likewise." The rents are as follows: With seven rooms and a bay window—ten at 8s., and twelve at 7s. 6d. per week. Twenty-eight cottages, having four good rooms and a scullery, let at 6s. per week. Six flats with three rooms and a scullery let at 5s. 6d. per week, and six other flats having two rooms and a scullery at 4s. 6d. per week. The cottages are more sought after than the flats. These municipal cottages are cheaper than those provided by private enterprise, and the Corporation of Rich-

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mond is so well satisfied with its experiment in constructing workmen's dwellings that it has just decided to erect seventy more at an estimated cost, including contingent expenses, of £18,200. Up to September, 1896, not one penny of rent had been lost.

SALFORD.

This Corporation having cleared an unhealthy area under Part I. of the Act of 1890, erected some two-roomed tenements in blocks at a cost of about £147 each, and lets them at 4/6 per week. Other dwellings are in course of construction. The cost of the land is estimated at 3 guineas per yard. The money was borrowed at 3 per cent., part for the purchase of the land to be repaid within fifty years; and the rest for the building in thirty years. The Corporation has also built one of the finest model lodging-houses in the kingdom. This house accommodates 285 lodgers at a nightly charge of 4d. or 5d., and from the first it has been a great success. The land for the Salford lodging-house cost £1,500, the building £11,000, and the furnishing £2,300.

SUNDERLAND.

An area has recently been cleared under Part I., and £16,000 will be expended in the erection of 1, 2 and 3-roomed tenements to let at 2s. to 4s. a week.

WIGAN.

The Corporation of this town has recently built a model lodging-house, and some block dwellings are being erected to let at 5/- and 5/6 per week. The repayment of the 3 per cent. loan is spread over thirty years.

Edinburgh and Leith have also done something in the way of municipal housing, while Lincoln, Leicester, Sheffield, Hull, Newcastle-on-Tyne, Brighton, and Maidstone are preparing to make a departure in the same direction.

URBAN DISTRICT COUNCILS AND LONDON VESTRIES.

So far, Urban and Rural District Councils have made but little effort to adopt the Act of 1890. The Urban Councils of Cromer and Bognor have decided to build cottages under Part III. of the Act, while the Urban Council of Hornsey has just purchased about four acres of land upon which to build 108 dwellings for the working classes. The land cost £2,737, borrowed at 3 per cent., with an addition of 17s. 8d. per cent. to cover redemption in fifty years. The buildings and roads are estimated to cost £24,620, to be borrowed for forty years at 3 per cent. interest, and £1 6s. 6½d. redemption of capital. It is estimated that the rentals will easily cover this, and at the end of forty years the Council will possess a property yielding £2,000 a year in aid of the rates. The proposed rents are 7/6 and 6/6 per week.

The Newington Vestry has pulled down some old unhealthy tenements on its dust refuse premises near Sevenoaks, and has

erected six well-built workmen's dwellings, which are let to the Vestry workmen and others at 6/- per week.

RURAL DISTRICT COUNCILS.

The East Grinstead Rural District Council has obtained the consent of the East Sussex County Council to build cottages under Part III. of the Act of 1890. The Rural Sanitary Authority of the Thingoe Union, Bury St. Edmunds, built, some years ago, eight cottages under Part III., at a cost of £1,530, including purchase of four acres of land. These cottages are let at £5 10s. od. per annum, and 2d. per rod for twenty-seven rods of land to each cottage. The money was borrowed from the Public Works Loan Commissioners at $3\frac{1}{4}$ per cent. This purely rural venture has, so far, not proved a financial success; despite the low rent the cottages have never let freely.

LABORERS' COTTAGES IN IRELAND.

Here the building of cottages by local authorities has been largely and most successfully carried on for many years under the Laborers' Acts of 1883 and 1885. The sanitary authorities have compulsory power to buy land, and can borrow money on the security of the rates. Half-acre garden allotments can be provided with the cottages.

Under these Acts loans have been sanctioned to the amount of £1,752,029 for the construction of 14,831 cottages; 11,469 have been already built, and on 31st March, 1896, all but 44 were actually let at rents varying from 8d. to 2/- per week. The Acts have been adopted by 107 out of 159 unions.

Under other Acts £379,640 has been advanced in loans, secured on lands for supplying dwellings for agricultural laborers.

How to get the Act of 1890 put in force.

In order to get the Act of 1890 utilised by the local sanitary authority, it is advisable to carefully collect facts relating to insanitary areas and dwellings, and thus to prove the necessity for municipal action. In large towns the work of demonstrating such need is only too easy. When accurate information is collected, frequent publicity must be given to it in the local press. Possibly many selfish interests will have to be confronted and beaten at the polling booth before the local authority will take up the matter in earnest. Cottage property, it must be remembered, is a source of income to upper and middle class investors, and any attempt to trench upon the "rights of private enterprise" will meet with strong opposition.

Method of Attack.

When an insanitary area is to be attacked under Part I. or II. of the Act, "Sanitary Catechisms" such as those issued by the Fabian Society should be widely circulated amongst the tenants. Usually the enquirers will find it best to fill in the forms themselves. In other cases the information given should be carefully verified. Then the results should be tabulated and copies sent to the local press,

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public authorities, sanitary and medical officers, the Home Office and the Local Government Board. In preparing such a report the following points amongst others should receive attention: Measurements of narrow streets; air space afforded in courts and alleys; details as to defects in design and building, such as back-to-back houses; noxious effluvia from factories, slaughter-houses, &c.; extent, character and condition of closet accommodation; quality and quantity of water supply; provision made for refuse, &c. If the medical officer can certify that the death-rate in the insanitary area is higher than the average for the town, this valuable evidence should be secured.

Councillor Udale, of Lincoln, has prepared a report on over 300 dwellings in that city. The following is a sample page:

Name of District	No. of Houses	Privy Accommodation	Refuse Provision	Bedrooms	Scullery and Living Rooms	Backyard, Through Ventilation	Rents	Remarks
Court in St. Botolph's	10	Four W.C.'s	None at all	One	One	None	2s. 1d. and 2s. 3d.	Approached by a passage; an unpaired yard, 15 feet deep in front of houses; one long row.
St. Mark's—Row of Cottages	6	Two W.C.'s		Two	Two	6 feet at back	3s.	This property very bad; entered by passage from street, 3 feet below level of street; area at back only 6 feet, shut in by high building, and here are crowded the W.C.'s and refuse. Houses very damp—in wet weather, water runs through the houses and sewerage oozes up from drain. One house is overcrowded—man, wife and seven children.
Snicil Street—a court	13	Four W.C.'s	None	One	One	None	2s. 6d.	Double row, 20 feet apart. Some have to keep refuse in a bucket in the living room cupboard, collected twice or thrice a week.

The Fabian Society issues useful printed forms for obtaining facts about the sanitary condition of dwellings. They are called "Tenant's Sanitary Catechisms."

Once get the local Council favorable to the abolition of an insanitary area, and municipal landlordism must come into existence. The

new tenements may be erected on the site of the old ones, or if convenient to the tenants, on another site. One advantage arising from the erection of the new houses on a fresh site is that open spaces may be reserved where, as a rule, they are sadly needed. But without a betterment tax local authorities will be slow to move in improving the surrounding property of private individuals at the public expense. Designs for block and other tenements, which may be usefully placed before the local authorities, can generally be obtained from public representative bodies that have adopted the Act. Useful illustrations and facts may also be found in Bowmaker's "Housing of the Working Classes" (Methuen), and Worthington's "Dwellings of the People" (Swan Sonnenschein and Co.); or a prize may be given for the best design and specifications, as at Sevenoaks, where the offer of £5 brought in forty-eight designs.

Some towns are sadly in need of a model common lodging-house, both on sanitary and on moral grounds. To secure this, find out the average number of lodgers nightly accommodated by private common lodging-houses. Take account of the prices charged for lodgings, the number of hours the lodger is allowed to remain on the premises, and the character of the accommodation. Ascertain whether the houses provided by private enterprise are well situated, whether they are in a sanitary condition, whether they bear a good reputation, and whether they closely adjoin licensed premises or not. Is the air space for each sleeper equal to at least 300 cubic feet (say 6 feet by 6 feet 3 ins. by 8 feet)? How many cases of zymotic and other dangerous diseases have originated in the local common lodging-houses run by private enterprise? Compare the accommodation given by private common lodging-houses with that given under public enterprise at places like Glasgow and Salford. Keep the agitation well before the public. The best time to advocate a municipal lodging-house is when an unhealthy area is being cleared.

Sometimes a local authority may have vacant land; urge that municipal cottages should be built upon it, to the advantage of the rates, as has been done at Richmond.

In rural districts and in some urban districts where there are no insanitary areas, it is often possible to prove that the supply of reasonably rented sanitary cottages is not equal to the demand, and thereby get Part III. of the Act adopted. Sometimes good cottages are scarce owing to covenants and restrictions on building lands, and to the action of cottage owners who strive to maintain monopoly conditions. The following facts obtained by visiting 206, or about one-third, of the Sevenoaks cottages are specially interesting, as they relate to a wealthy residential district.

Proofs of Scarcity of Cottages.

One hundred and ninety-five tenants did not know of an empty house; the remainder knew of four empty houses amongst them; but on inquiry these were found to be already let, the agents having received numerous applications for them.

Ninety-one tenants were not suited with their present houses and were looking out for others; of these 56 would make reliable municipal tenants, in view of their incomes, length of tenancy, etc.

Seventy-five cases were found in which the rents of cottages had risen in recent years as against eleven cases where they had fallen, although during the last 13 years the urban rate has fallen from 2s. 9d. to 1s. 8d. in the £ for the half year.

One hundred and thirteen tenants were paying from one-half to one-quarter of their incomes in rent; and in a large number of cases it was necessary for the women to go out to work, take in lodgers, or carry on a home industry. In some cases two families were residing in one house.

One hundred and ten tenants said that they found it difficult to make their landlord do necessary repairs; 105 stated that they did internal repairs themselves. Further proof of the dearth of cottages was gathered from the widespread fear of tenants that any information given by them might result in eviction, and with it, enforced loss of employment and residence in the district.

Proofs of Bad Accommodation.

108	houses	were either damp, smoky, or draughty.
42	" "	without a copper.
84	" "	" sink.
135	" "	" dustbin.
27	" "	" adequate water supply.
32	" "	" proper drainage.
55	"	shared an unflushed w.c. with other houses.
151	"	had w.c.'s devoid of flushing cistern.
41	"	had interiors partially or wholly dirty and dilapidated.
135	"	had little or no garden attached.

As a result of these and other facts ascertained subsequently, the Council unanimously came to the conclusion that the supply of reasonably rented sanitary dwellings in Sevenoaks was not equal to the demand. It is hoped that the advocates of private enterprise will consent to the next logical step and adopt Part III. of the Act.

It is best to approach the local authority with a definite constructive scheme of some kind, in addition to submitting records and facts relating to bad dwellings. In so doing, any estimated balance-sheet should, on the expenditure side, include the following items:—(1) annual instalment, including interest and repayment of capital; (2) poor rate, water rate, and district rate; (3) property tax; (4) repairs; (5) voids; (6) cost of collection; (7) insurance.

Rural Districts.

The housing problem in rural districts presents several features different from those shown in towns and urban districts. The Reports issued by the Labor Commission must convince the reader that the evil of bad cottage accommodation is widespread. "There is abundant evidence to show that a large proportion of the cottages

inhabited by laborers are below a proper standard of what is required for decency and comfort, while a considerable number of them are vile and deplorably wretched dwellings. . . . The Reports of the Assistant Commissioners contain descriptions of the prevailing defects of cottages as regards their original construction, their state of repair, the sanitary condition and drainage, the provision or want of sanitary conveniences, the insufficient water supply. . . . It is impossible to read these reports without experiencing a painful feeling that too frequently, and too commonly, the agricultural laborer lives under conditions which are, both physically and morally, unwholesome and offensive" (Summary of Assistant Commissioners' Reports. Final Report, p. 209). Such an opinion as that just quoted affords abundant justification for insisting on a thorough investigation of the sanitary condition of the laborers' cottages in every parish in the kingdom. Dilapidated dwellings, surface wells, and unventilated cesspools should be brought under the notice of the medical officers of the unions. The scarcity of cottages is another serious evil. Young married couples have frequently to lodge with the parents of one. Large families are common among agricultural laborers, and their cottages are often densely overcrowded, especially when the children grow up. The "worst feature," says one Commissioner, "common to all parts of the country, is the want of separate bedroom accommodation, a circumstance which has a most injurious effect, not only on the health but on the morals of the occupants" (Thomas. Summary W., p. 22). But no cottage should be pulled down either by the local authorities or by the owner where there is a deficiency of accommodation, unless a new cottage is built. The Mutford and Lothingland (Suffolk) Board of Guardians in December, 1895, had to admit into the workhouse two families, because, although the heads of the families were in good work, no houses were vacant in the district. The same thing occurred in October, 1896, in the Erpingham Union, and in January, 1897, in St. Faith's Union (both in Norfolk).

All these facts ought to be collected and placed before the District Council. With the complicated procedure which has to be gone through, there is unfortunately not much probability that many Rural District Councils will be energetic enough to build cottages under Part III., but at least material will be at hand on which to base a demand for the application of those "legislative or administrative remedies" which the Labor Commissioners regarded as possible.

Amendments of the Act.

Abolition of Restrictions on Rural District Councils.—The most obvious and urgent amendment is the removal of the absurd and complicated procedure now required of Rural District Councils before they can adopt Part III. of the Act. There may have been some reason for these before the days of the Local Government Act of 1894. But the present Councils of rural districts are as responsible and representative bodies as those of urban districts, and no good reason can be given why Urban Councils have power to

build, subject only to the veto of the Local Government Board in respect of loans, whilst Rural Councils must, in addition, persuade their County Council to hold an enquiry and to issue a favorable report, must delay the matter over one election, and otherwise spend time and trouble and money in consulting and obtaining the consent of other authorities before they can adopt Part III.

A bill to remove these absurd restrictions, prepared in the Fabian Office, was read for a first time in Parliament in 1895, but got no further.

Powers for Parish Councils and London Vestries.—Cottages are often required in a particular parish or village, and not necessarily over a whole rural district; but under the present law the Rural District Council alone has power to adopt the Act, although they can charge the cost of it on the parish specially benefited. In some cases this plan would work best, but in others the Parish Council ought to have power to act for itself. A short bill should therefore be passed, empowering Parish Councils, under proper restrictions, to adopt Part III. of the Act; and London Vestries might at the same time be allowed to adopt this Part, in addition to Part II., and to rebuild under Part II. without obtaining special authority from the Local Government Board to do so.

Rating Limit.—Cottages built to meet a felt want ought at least to pay a fair interest on the capital expended. There seems therefore to be no sufficient reason for the rule now in force that no district can adopt Parts II. and III. of the Act if it has already borrowed a capital sum equal to twice its assessable (annual) value. There is all the difference in the world between borrowing in order to present a gold casket to a royal duke, or even for a park or town hall—valuable possessions which yield no cash return—and borrowing for, or rather investing in, such directly profitable undertakings as a gas or a waterworks, or cottage property. But the law apparently makes no distinction. It regards not such trifles as solid investments. All it enquires about is total outstanding loans and total rateable value. This antiquated and absurd disregard of facts should be remedied.

Repayment of Loans.—There seems to be no sufficient reason why loans secured on real property, such as land and houses, should be made repayable in 30 or 50 years. The prudent capitalist who invests in new well-built freehold house property does not provide a sinking fund, as if his property were likely to sink into the earth in half a century or so. But the Local Government Board has no such confidence in the stability of the existing order. In its view a local deluge, moral or physical, may be confidently expected within half a century. It will, therefore, only grant loans on condition that they be paid off by annual instalments in at most 50 years, and it obliges local authorities to save out of their income for this purpose. In cases of drainage schemes, roads, and all unremunerative undertakings, this is proper enough. In the present case such compulsory saving seems absurd—at any rate, the period of 30 years, often enforced on small local bodies, but not on large towns, should be extended. Municipal cottages, surely, will not be ruins in 30 years!

time. Why, then, should the cost of building them be necessarily saved in that period? This curious practice of the Local Government Board ought to be stopped by Parliament.

Terms of Land Purchase.—Under the Lands Clauses Act, if any land be bought compulsorily for the purposes of Part III. of the Housing Act, the owner is always paid at least 10 per cent. over the full value, as compensation for disturbance. In other words, the landlord who churlishly refuses to build himself, or to let others build, the houses required by the necessities of the district, the one man who deliberately inflicts on his neighbors and tenants all the unspeakable evils, moral and physical, of overcrowding, is by law to be rewarded for his stalwart individualism by a payment for his land of 10 per cent. over and above its market price. This money payment should certainly be abolished, and if some substitute is deemed necessary an order of merit or Legion of Honor might be instituted, to be conferred only on those landlords who have been compulsorily expropriated (at a full market price) for the public benefit. It might be called the Order of the Dog in the Manger.

Municipal Ownership.—The local authority which has acquired and cleared areas under Parts I. and II. may not itself build thereon without express permission from the Local Government Board; and if it does erect houses, it is compelled to sell them within ten years unless it obtains power from the Local Government Board to retain them. The above does not apply to Part III. These objectionable and antiquated provisions should be repealed.

NOTE.—Readers who have any information which might be generally useful about enquiries regarding housing accommodation, about insanitary areas, or in respect of dwellings erected under this Act, are requested to write to the Secretary of the Fabian Society, 276 Strand, London, W.C., and he in return will be glad to answer, to the best of his ability, any questions relating to the Act.

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Bibliography.

The most complete account of what has been done on this subject throughout the world is to be found in the Eighth Special Report of the United States Commissioner of Labor, *The Housing of the Working People* (Washington; 1895), 461 pp. The best English Books are Bowmaker's *Housing of the Working Classes* (Methuen), price 2s. 6d., and Worthington's *Dwellings of the People* (Sonnenschein), price 2s. 6d. The Reports and Evidence of the Royal Commission on the Housing of the Working Classes, 1885 (Report 8d., Evidence 7s. 8d.), contain most valuable information. Another useful publication is "Notes as to Existing Artizans' Dwellings": Report by E. J. Corbett, Borough Engineer of Salford. 1893.

Particulars of Housing Schemes are given in *The Municipal Year-Book* for 1897, published by London, 125 Fleet Street; 2s. and 2s. 6d.

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